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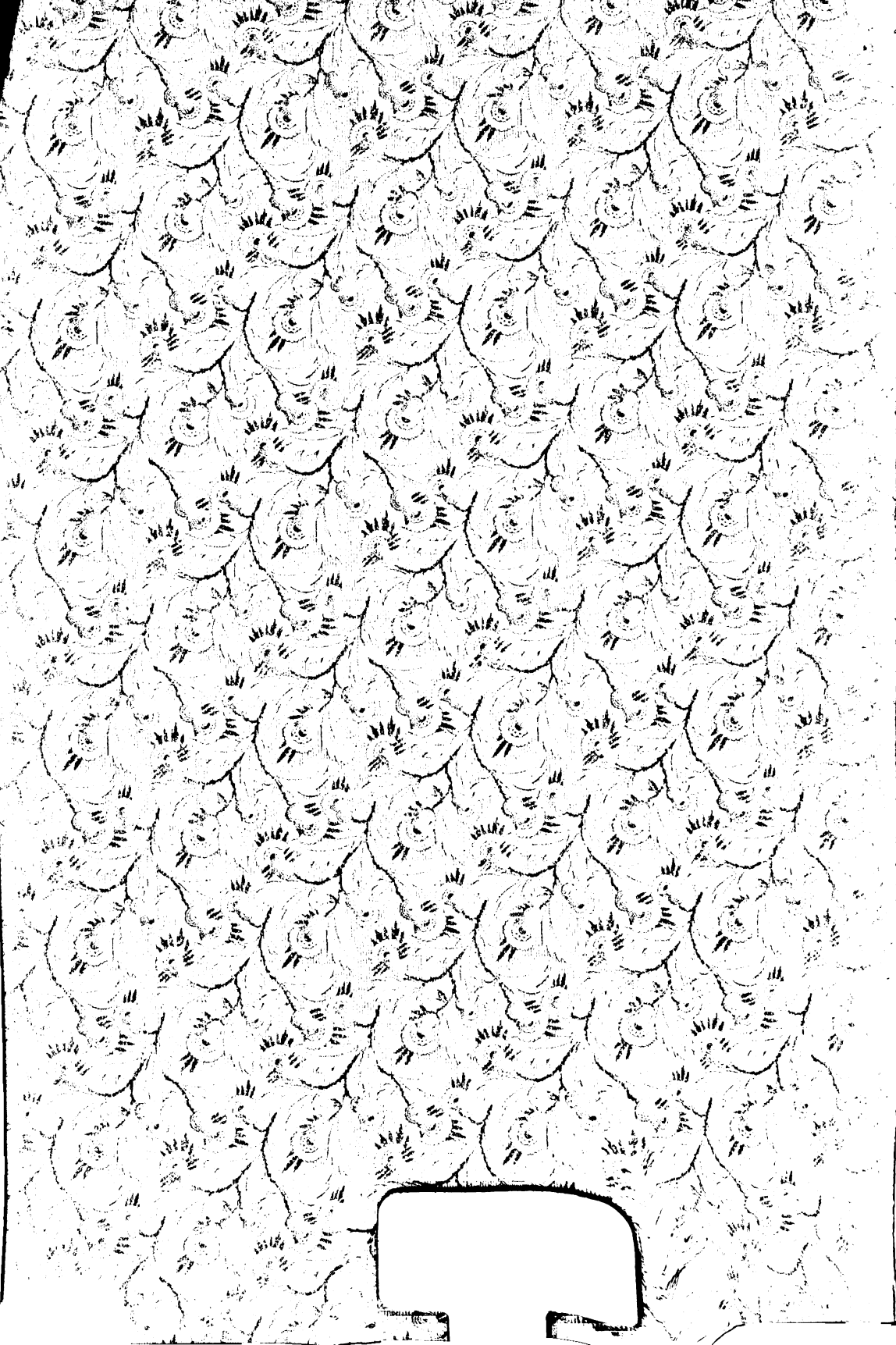
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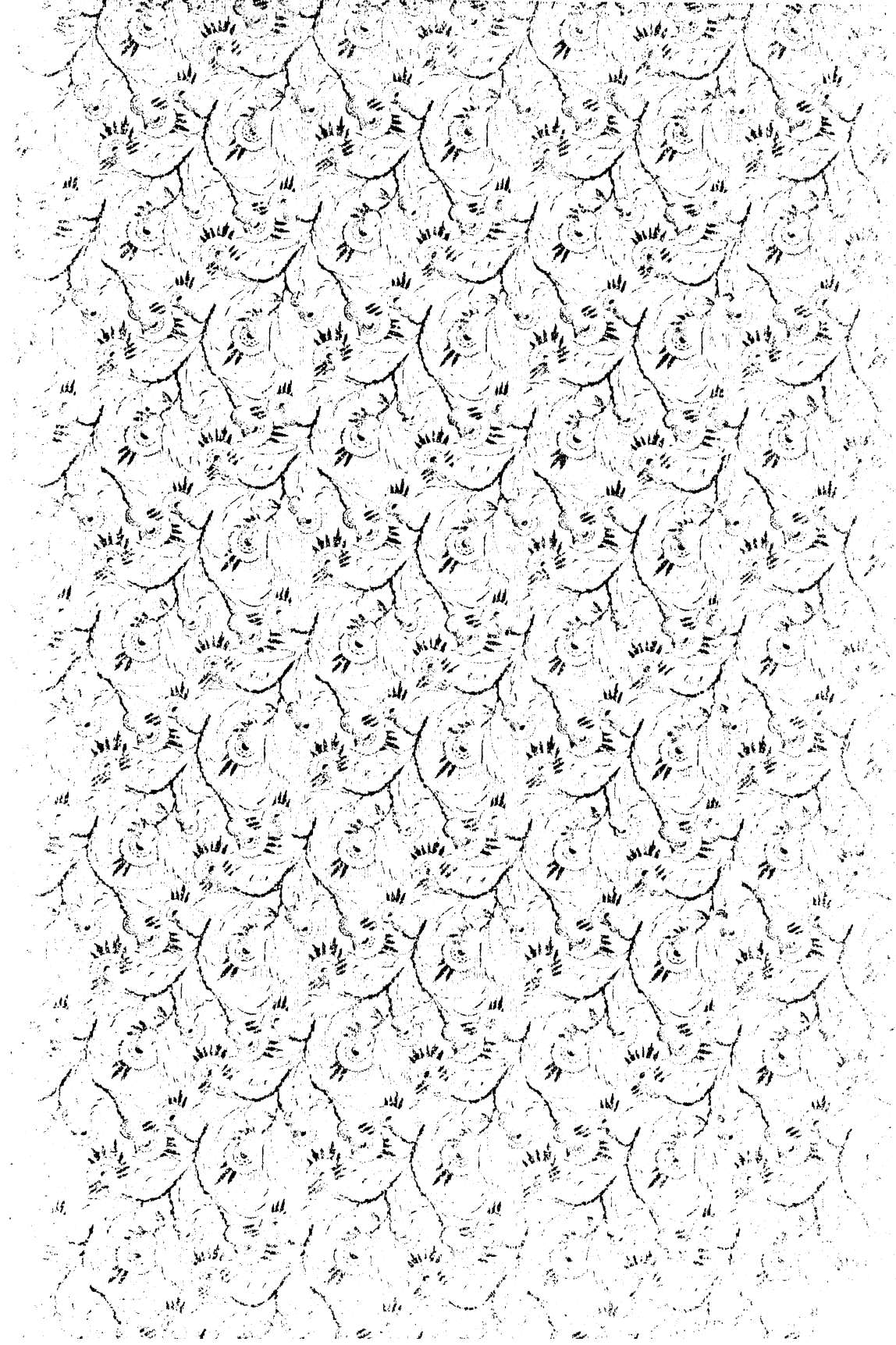
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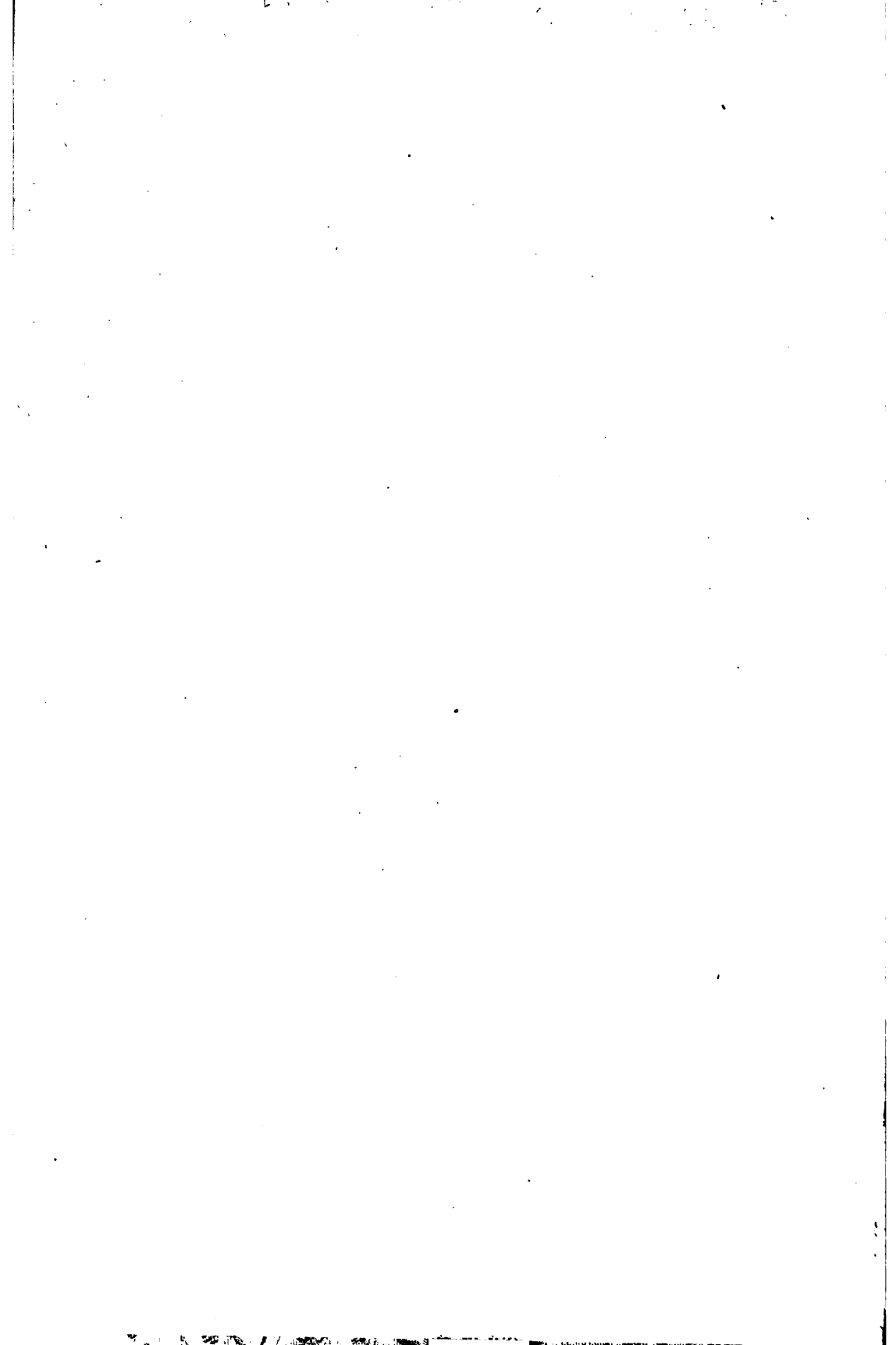


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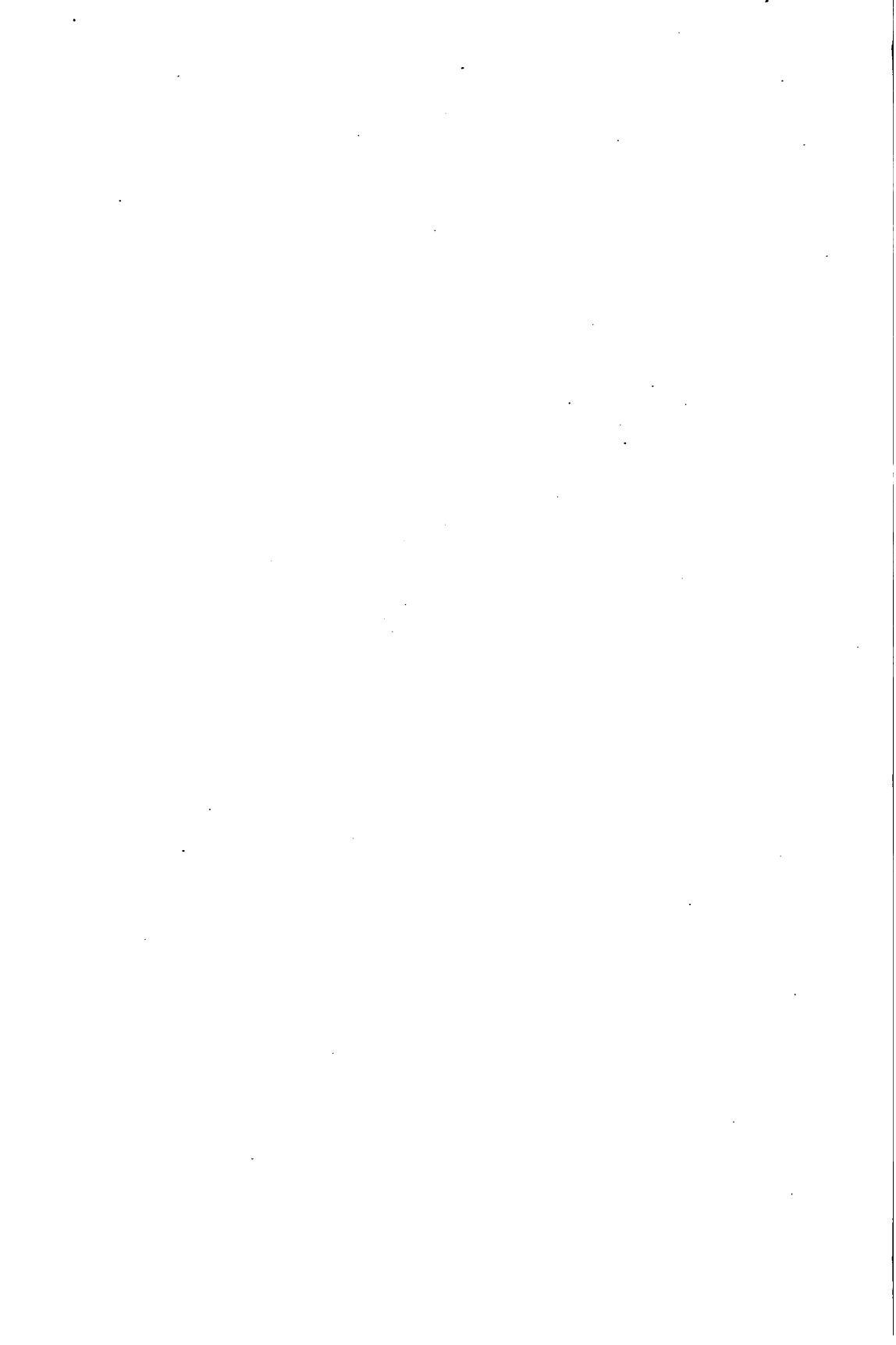




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PROCEEDINGS
OF THE
TWENTY-SIXTH ANNUAL MEETING
OF THE
FIRE UNDERWRITERS' ASSOCIATION
OF THE NORTHWEST.



CHICAGO, ILL., SEPTEMBER 25-26, 1895.

PRINTED BY ORDER OF THE ASSOCIATION.

1895.

441736

KING-FOWLE-McGEE CO.,

PRINTERS AND ENGRAVERS,

MILWAUKEE, WIS.

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"Ex fumo dare lucem."—HOR.

TWENTY-SIXTH ANNUAL MEETING
OF THE
FIRE UNDERWRITERS' ASSOCIATION
OF THE NORTHWEST.

PRESIDENT.

W. J. LITTLEJOHN CHICAGO, ILL.
Manager North British & Mercantile Insurance Co.

VICE-PRESIDENT.

H. C. ALVERSON ERIE, PA.
Asst. Genl. Agt. Ins. Co. of North America and Phila. Underwriters.

SECRETARY AND TREASURER.

E. V. MUNN CHICAGO, ILL.
Genl. Adjuster Ins. Co. of North America and Phila. Underwriters.

BOARD OF DIRECTORS.

W. J. LITTLEJOHN, Manager North British & Mercantile Ins. Co. CHICAGO, ILL.
CHAS. L. WHITTEMORE, North British & Mercantile Ins. Co. CHICAGO, ILL.
E. L. ALLEN, Vice-President German-American Ins. Co. NEW YORK CITY.
OTTO E. GREELY, Adjuster Phenix Ins. Co. MINNEAPOLIS, MINN.
JOHN P. HUBBLE, State Agt. New York Underwriters' Agency. ST. LOUIS, MO.
H. C. ALVERSON, Asst. Genl. Agt. Ins. Co. of N. A. & Phil. Underwriters. ERIE, PA.
EUGENE CARY, Manager German-American Ins. Co. CHICAGO, ILL.
GEORGE CROOKE, Manager Western Adj. & Inspection Co. CHICAGO, ILL.
W. O. ROBB, Genl. Adj. Norwich Union Fire Ins. Society. NEW YORK CITY.
A. J. CRAMER, Secretary Milwaukee Mechanics' Ins. Co. MILWAUKEE, WIS.
H. T. LAMEY, Mgr. Mount. Dept. W. Assur. Co. & B. A. Assur. Co. DENVER, COL.
N. B. JONES, Special Agent American Fire Ins. Co. of Pa. LANSING, MICH.
E. V. MUNN, Genl. Adj. Ins. Co. of N. A. & Phila. Underwriters. CHICAGO, ILL.

PROGRAM
OF TWENTY-SIXTH ANNUAL MEETING.

FIRST DAY.

OPENING SESSION—9:30 A. M.

Annual Report of Officers. Report of Standing Committees.
Election of New Members.

PRESIDENT'S ADDRESS.

PAPER—"The Evolution of the Saw-Mill," MR. HENRY D. SEAGE, of Lansing, Mich.,
Special Agent of the Traders' Insurance Co.

DISCUSSION.

PAPER—"Revision of Insurance Laws," HON. WM. A. FRICKE, Commissioner of Insurance for the State of Wisconsin.

DISCUSSION.

AFTERNOON SESSION—2:30 O'CLOCK.

PAPER—"Automatic Sprinkler Equipments," MR. ROBERT JARDINE, of Chicago, Ill.,
Inspector of the Improved Risk Commission.

DISCUSSION.

PAPER—"The Moral Hazard of Official Position," MR. C. C. HINE, of New York City,
Editor of the "Insurance Monitor."

DISCUSSION.

PAPER—"The Passing of the Agent," MR. H. M. BLOSSOM, of St. Louis, Mo.

DISCUSSION.

SECOND DAY.

MORNING SESSION—9:30 O'CLOCK.

PAPER—"Adjustments," MR. JOHN HOWLEY, of Chicago, Ill., General Adjuster.

DISCUSSION.

PAPER—"Fires of Electrical Origin," MR. WM. H. MERRILL, of Chicago, Ill., Electrician
of the National Board of Fire Underwriters.

DISCUSSION.

PAPER—"Official Fire Inquests," HON. CHAS. W. WHITCOMB, of Boston, Mass., Fire
Marshal for the State of Massachusetts.

DISCUSSION.

PAPER—"Insurance Journalism," MR. YOUNG E. ALLISON, of Louisville, Ky., Editor of
the "Insurance Herald."

DISCUSSION.

Election of Officers for the Ensuing Year.

PROCEEDINGS

OF THE

Twenty-Sixth Annual Meeting of the Fire Underwriters' Association of the Northwest,

Held at the Auditorium Hotel, Chicago, Sept. 25 and 26, 1895.

FIRST DAY.

OPENING SESSION.

WEDNESDAY, September 25, 1895.

The meeting was called to order at 10 o'clock A. M., the President, W. J. Littlejohn, in the chair.

Present: E. V. Munn, Secretary, and the following regular members, viz.:

Adams Geo. W.	Berry E. H.	Brown W. F.	Cjough Allen E.
Affeld Chas. E.	Best Jas. G. S.	Bullard A. F.	Collins Martin.
Allabach E. W.	Black J. P.	Burns M. J.	Corbet J. C.
Andrews C. L.	Blackwelder I. S.	Calley E. J.	Cornell H. F.
Andrews D. W.	Blauvelt Albert.	Campbell P. S.	Cowles C. S.
Armstrong G. A.	Bliven Waite	Carlisle E. G.	Cramer Adolf J.
Atwood H. F.	Blossom Geo. W.	Carson R. B.	Crandall A. A.
Auerbach B.	Bowers F. W.	Cary Eugene.	Crandall W. H.
Bailey Geo. A.	Bradley C. B.	Caswell Jas. H.	Crawford H. F.
Bailey J. W.	Bradshaw W. D.	Cate S. E.	Cree Will C.
Bament W. N.	Brant J. A.	Chamberlin W. O.	Crosby George R.
Barnum W. L.	Briggs N. E.	Chapman W. A.	Cunningham W. H.
Barrow J. S.	Briggs R. R.	Chard Thos. S.	Dallas W. I.
Barry Chas. H.	Briggs Theo. W.	Clarke H. W.	Dana Francis.
Belden J. S.	Brooks Fred. S.	Clarkson H.	Dana H. C.
Bennett H.	Brown M. O.	Clifford W. E.	Daniel T. R.

Daniel Wm. C.	Heaford H. H.	Mariner W. E.	Rollo Wm. F.
Daniels W. H.	Hershey H. H.	Mayberry J. J.	Roper Geo. S.
Dargan J. T.	Heywood P. P.	McAnally F. T.	Rorick David
Davies John E.	Hicks C. W.	McBain W. F.	Rowell Alfred.
De Camp Jas. M.	Higley Chas. W.	McCarthy D. H.	Rudy D. A.
Deems H. W.	Hildreth L. E.	McCauley E. C.	Russell H. M.
De Forest E. F.	Hitchcock E. M.	McCord W. B.	Salomon L. H.
De Roode Holger.	Hoffman J. W.	McDonald J. J.	Schupp Otto.
Devin D. T.	Hollinshead C. S.	McGill M. R.	Scott Walter.
Devin Geo.	Holloway Geo. A.	McGregor P. D.	Seage H. S.
DeWitt C. L.	Holman Isaac W.	McMillan L. S.	Shade Chas. F.
De Wolf J. H.	Holman C. J.	Meinel E. C.	Shaw William.
Dietz Jacob C.	Holmes F. S.	Meinel F. A.	Sheridan J. P.
Driscoll M. F.	Hopkins John T.	Miller C. N.	Sikkema U. H.
Drumm W. I.	Hubble John P.	Miller W. L. W.	Simonson C. F.
Ducat Arthur C.	Hubble J. W.	Mitchell Chas. F.	Sinclair A. J.
Dudley W. W.	Humphrey W. B.	Montgomery I. S.	Singleton J. P.
Dunlop Chas. D.	Hunter R. H.	Moore C. H.	Small J. F.
Eaton S. S.	Jardine Robert.	Moore Geo. H.	Smith R. J.
Ebbert Geo. G.	Johnson W. N.	Moore M. S.	Smith T. H.
Eddy H. C.	Jones N. B.	Moore R. B.	Smith Thos. H.
Edmonds J. F.	Keeler N. E.	Munn E. V.	Southwick S. H.
Eggleston Seth.	Kelsey H. N.	Munson E. A.	Spear Theo. F.
Englemann C. P.	Kelsey J. A.	Myers J. C.	Spice Horace L.
Esler R. B.	Kemp O. C.	Nelson J. H.	Sprague Samuel E
Evans A. N.	Kimmerly P. G.	Neuberger J. M.	Stark Byron G.
Fisher G. M.	Kingsley Cal. L.	Noite H. A.	Stark L. C.
Fisher Walter I.	Kline G. E.	O'Brien J. W.	Stauffer J. Geo.
Flintjer D. J.	Lamey H. T.	Odell R. S.	Stawitz Chris.
Foljambe Theo. D.	Lauer N. A.	Osmun Daniel C.	Steele W. L.
Force F. L.	Lee Frederick W.	Page Wm. E.	Straight H. J.
Foreman E. P.	Leisch C. W.	Palge John C.	Strickler David.
Foster Wm. R.	Lenahan J. H.	Persch C. F.	Stuart H. C.
Fowler Henry.	Letton T. W.	Phelps D. P.	Thomas John V.
Garrigue R. H.	Lininger W. H.	Phillips H. O.	Thompson C. D.
Gill Geo. C.	Little F. W.	Pinkney A. E.	Thompson F. A.
Goff E. L.	Little F. W. Jr.	Pratt Marcus M.	Tiffany H. S.
Gray H. P.	Littlejohn W. J.	Price Jas. W.	Townley W. R.
Greely Otto E.	Loeb Adolph	Ragsdale J. C.	Townsend A. F.
Grenell Howard.	Louden H. R.	Rassweiler H. H.	Trembor Wm.
Griffith J. H.	Love A. J.	Raymond M. H. N.	Trezevant J. T.
Griffiths J. C.	Lovejoy Geo. M.	Redfield D. W.	Tritle F. L.
Hainsworth Jos.	Lowry W. D.	Reger Geo. F.	Tuttle L. S.
Hall Cecil A.	Low C. F.	Reynolds Geo. W.	Vall D. F.
Halle E. G.	Luce C. H.	Reynolds M. A.	Van Allen G. A.
Harbeck Eugene.	Luce T. M.	Rice John F.	VanValkenb'g M. W.
Hart H. B.	Lyman W. R.	Richardson Chas.	Van Voorhis F.
Harvey R. D.	Lyon W. A.	Riddle J. Irving.	Vinson John W.
Hawxhurst W. F.	Magill H. M.	Robb Willis O.	Vore Milton P.
Hayes Geo. W.	Main Geo. C.	Robertson J. W.	Waggoner Sol. E.
Hayes G. W. Jr.	Main W. E.	Rogers C. B.	Wagner D. S.
Hayes J. J.	Matland T. L.	Rogers Jos. M.	Walker E. S.

Walker H. H.	Welpton S. S.	Williams H. N.	Wood H. N.
Wallace J. M.	White H. W.	Windle Jos. J.	Woodward M. S.
Wardle H. M.	Whitlock H. H.	Wise Louis M.	Wright John C.
Warner J. H.	Whitney F. H.	Witherbee A. S.	Wright John O.
Warren W. S.	Williams A.	Witherbee W. E.	Wright Wm. M.
Washington H. B.	Williams Geo. G.	Witkowsky Con.	Wurtele J. G.
Wells David W.			

The President—

Gentlemen, the first order of business is the calling of the roll.

Mr. Geo. W. Hayes—

I move that the calling of the roll be dispensed with, and also the reading of the Minutes of the previous meeting.

Seconded. Motion put by the Chair and carried.

The President—

The next order of business is the report of the Board of Directors.

The Secretary here read the Report of the Board of Directors, as follows:

REPORT OF BOARD OF DIRECTORS.

Meeting of the Board of Directors of The Fire Underwriters' Association of the Northwest, held at the rooms of the Association, No. 225 Home Insurance Building, Chicago, Ill., Tuesday evening, September 24, 1895.

The meeting was called to order at 7:30 o'clock by the President, Mr. W. J. Littlejohn.

Present: Messrs. W. J. Littlejohn, Chas. L. Whittemore, Otto E. Greely, John P. Hubble, Judge Eugene Cary, H. T. Lamey, N. B. Jones, E. V. Munn.

The President submitted to the Board of Directors the program of the Twenty-Sixth Annual Meeting of the Association, which, upon motion, was unanimously approved.

The report of the Secretary was presented and approved by the Board of Directors.

The report of the Treasurer was presented and referred by the President to a committee of three, consisting of Messrs. John P. Hubble, H. T. Lamey and N. B. Jones, who audited same and found it correct. On motion the report was approved by the Board of Directors.

A list of names was presented by the Secretary, being the applicants for membership in the Association, and after being read it was moved that the Board of Directors recommend to the Association their election to membership.

(Full list of new members is printed below.)

After discussion of matters pertaining to the library and rental of Association rooms, it was decided to take no action until after the meeting, and leave the matter to the incoming Board, or such committee as they should appoint.

The meeting adjourned subject to the call of the President.

NEW MEMBERS, 1895.

The following names were reported upon favorably by the Board of Directors for election to membership:

Abbott W. S.,	State Agent,	North B. & M.,	Lapeer, Mich.,
Althouse W. L.,	Special Agent,	Grand Rapids Fire,	Grand Rapids, Mich.
Baker Thomas Jr.,	Special Agent,	Queen Ins. Co.,	Fargo, N. D.
Bell G. H.,	Special Agent,	North B. & M.,	Dayton, O.
Benedict H. F.,	State Agent,	Western, Tor. & Brit. Am.,	Omaha, Neb.
Bowen Fred. W.,	Special Agent,	Delaware & Reliance,	Chicago, Ill.
Colson H. W.,	Special Agent,	Traders Ins. Co.,	Minneapolis, Minn.
Corliss G. D.,	Asst. Manager,	Merchants Ins. Co.,	Chicago, Ill.
Cram George A.,	Special Agent,	American Central,	Council Bluffs, Ia.
Cratsenberg A. A.,	State Agent,	German-American,	St. Paul, Minn.
Crosky T. F.,	Special Agent,	Ins. Co. N. A. & Phil. Und.,	Chicago, Ill.
Davis Jno. H.,	Manager,	Pennsylvania Fire,	Chicago, Ill.
Dike Henry A.,	Special Agent,	Fire Association,	Chicago, Ill.
Dreher E. W.,	Special Agent,	Spring Garden,	{ Philadelphia, Pa., 431 Walnut St.
Elliott H. A.,	Vice-President,	State, of Des Moines,	Des Moines, Ia.
Faatz J. B.,	Special Agent,	Delaware & Reliance,	Des Moines, Ia.
Feiler William,	Manager,	Western Underwriters,	Chicago, Ill.
Glen James,	Asst. Manager,	Manchester Assurance,	Chicago, Ill.
Herdegen S.,	State Agent,	Phoenix, Hartford,	Milwaukee, Wis.
Hirsch R. J.,	Special Agent,	Continental Ins. Co.,	Chicago, Ill.
Johnson James J.,	Special Agent,	Niagara Fire,	Chicago, Ill.
Joseph James F.,	Special Agent,	Phoenix, Brooklyn,	Cincinnati, O.
Julian N. T.,	Special Agent,	Phoenix Assurance, Eng.,	Columbus, O.
Kelly William B.,	General Agent,	American Fire, Pa.,	Philadelphia, Pa.
Kelsey Preston T.,	State Agt. & Adj.,	Hanover Fire,	Chicago, Ill.
King W. L.,	State Agent,	N. Y. Underwriters,	Milwaukee, Wis.
Kreismann F. H.,	Special Agent,	United Firemans,	St. Louis, Mo.
Kreighton P. H.,	Special Agent,	German-American,	Hannibal, Mo.
Law George W.,	Manager,	Royal Ins. Co.,	Chicago, Ill.
Lidster R. E.,	Asst. Manager,	Phoenix Assurance, Eng.,	Chicago, Ill.
Luce Fred. B.,	Special Agent,	Palatine, Eng.,	Chicago, Ill.
Lyman E. W.,	Manager,		Chicago, Ill.
Manson L. B.,	State Agent,	Ætna Ins. Co.,	Louisville, Ky.
Martin P. B.,	Special Agent,	Commercial Union,	Springfield, O.
Miller A. F.,	Special Agent,	American Fire, Pa.,	Belleville, Ill.
Mitchell Wm. A.,	Special Agent,	Hanover Fire,	Des Moines, Ia.
Mott George C.,	State Agt. & Adj.,	St. Paul F. & M.,	Chicago, Ill.
Mueller G.,	State Agent,	Merchants Ins. Co.,	Chicago, Ill.
Milligan J. G.,	General Agent,	Saginaw Valley,	Chicago, Ill.
Nelson A. M.,	Special Agent,	Niagara Fire,	Chicago, Ill.
O'Neill V. T.,	Special Agent,	Northern, Eng.,	Chicago, Ill.
Pelton H. H.,	Special Agent,	Continental Ins. Co.,	Chicago, Ill.
Penfield Geo. F.,	Secretary,	Ins. Co. State of Ill.,	Rockford, Ill.

NEW MEMBERS.

13

Richards J. M.,	State Agt. & Adj.,	Ins. Co. N. A. & Phil. Und.,	Omaha, Neb.
Ritchie Frank,	Ass't Gen. Agent,	Hanover Fire,	Chicago, Ill.
Robinson T. A.,	State Agent,	German, Freeport,	Des Moines, Iowa.
Rothermel Chas. T.,	Special Agent,		Chicago, Ill.
Rothermel W. H.,	Special Agent,	Traders Ins. Co.,	Chicago, Ill.
Ryder D. L.,	Special Agent,	State, of Des Moines,	Clinton, Iowa.
Sanderson A. G.,	Special Agent,	Lancashire, Eng.,	Columbus, Ohio.
Sayres R. S.,	State Agent,	Traders Ins. Co.,	Wilmington, Ohio.
Sears M. L.,	State Agent,	Phoenix Ass., Eng.,	Kansas City, Mo.
Schaeffer H. J.,	Special Agent,	British Am. and Western,	Topeka, Kan.
Schmemann Karl,	General Agent,	Milwaukee Mechanics',	Detroit, Mich.
Schnitzler Theo.,	Special Agent,	Phenix, Brooklyn,	Watertown, Wis.
Smith Horace M.,	Special Agent,	Palatine, Eng.,	Terre Haute, Ind.
Starr J. A.,	Inspector,		Quincy, Ill.
Stone John,	Special Agent,	Hanover Fire,	Indianapolis, Ind.
Taylor C. F.,	Special Agent,	Hamburg-Bremen,	Chicago, Ill.
Tillotson D. C.,	State Agent,	Westchester, N. Y.,	Muskegon, Mich.
Webster Thos. H.,	General Agent,	Commerce, Albany,	Chicago, Ill.
Welpton D. B.,	Special Agent,	Royal, Eng.,	Omaha, Neb.
West B. L.,	Special Agent,	Ins. Co. N. A. & Phil. Und.,	Chicago, Ill.
Wetmore E. R.,	Special Agent,	N. Y. Underwriters',	Chicago, Ill.
Wolf Moritz,	General Agent,	German Fire, Peoria,	Chicago, Ill.
Wolfe Louis H.,	Special Agent,	Palatine, Eng.,	Topeka, Kan.
Wood W. J.,	State Agt. & Adj.,	Ins. Co. N. A. & Phil. Und.,	Terre Haute, Ind.
Williams Fred.,	Special Agent,	Royal Ins. Co.	Jackson, Mich.

The President—

These names are recommended to the Association by the Board of Directors for election to membership of the Association. What is your pleasure?

A Member—

I move that the gentlemen whose names have been read be declared elected.

Motion seconded and carried unanimously.

The President—

I presume it would be merely a matter of routine to adopt the report of the Board of Directors as made.

Mr. H. N. Wood—

I move that the report be adopted.

Motion seconded and carried unanimously.

The President—

We will now hear the report of the Secretary.

REPORT OF SECRETARY.

1894-1895.

Fire Underwriters' Association of the Northwest.

MEMBERSHIP.

At commencement of 1894 meeting.....	372	
Admitted 1894 meeting.....	92	
		<hr/>
Total	464	
Resigned and dropped for non-payment.....	14	
Died during the year.....	7	21
		<hr/>
Membership at this date.....		443
Active members.....		436
Honorary members.....		7

DELINQUENTS.

Dues 1894.....	44	
Dues 1893.....	16	
Dues 1892.....	4	
		<hr/>
Total	64 at \$5 each.	\$320

Respectfully submitted,

E. V. MUNN,

Chicago, Ill., September 24, 1895.

Secretary.

The President—

You heard the report of the Secretary. What is your pleasure?

A Member—

I move that the report be adopted and placed on file.

Motion seconded and carried unanimously.

The President—

We will now hear the report of the Treasurer.

REPORT OF TREASURER.

1894-1895.

Fire Underwriters' Association of the Northwest.

SUMMARY OF RECEIPTS.

From sale of back Proceedings.....	\$51.25
Sale of banquet tickets.....	565.00
Dues and new membership.....	2,076.00
	<hr/>
Total receipts.....	\$2,692.25

REPORT OF TREASURER.

15

SUMMARY OF DISBURSEMENTS.

Rental of library room.....	\$ 183.34
Salary of Secretary.....	300.00
Salary of Stenographer.....	360.00
Janitor Service and water and toilet supply.....	48.75
Banquet	777.00
Printing and stationery.....	821.45
Stenographer reporting meeting.....	63.75
Taxes	29.79
Postage, telegrams and express.....	100.95
<hr/>	
Total	\$2,685.03
Balance due Treasurer last report.....	227.86
<hr/>	
	\$2,912.89
<hr/>	
Total receipts.....	\$2,692.25
Total disbursements.....	2,912.89
<hr/>	
Balance due Treasurer.....	\$ 220.64

Respectfully submitted,

E. V. MUNN,

Chicago, Ill., September 24, 1895.

Treasurer.

Audited and approved,

JOHN P. HUBBLE,

H. T. LAMEY,

N. B. JONES,

Chicago, Ill., September 24, 1895.

Committee.

The President—

You heard the report of the Treasurer. What is your pleasure?

A Member—

I move that the report of the Treasurer be approved and printed in the Proceedings.

Motion seconded and carried unanimously.

The President—

We will now listen to the report of the Librarian.

Mr. H. C. Eddy—

Mr. President, the report is not prepared.

Vice-President H. C. Alverson being absent, Mr. H. C. Eddy was called to the chair by the President, who proceeded to read his address.

PRESIDENT'S ADDRESS.

GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTH-WEST:

At the beginning of this, our Twenty-Sixth Annual Session, I desire, on behalf of the Association, to welcome our guests and extend in advance the thanks of the assembly to those gentlemen whose names appear on the program and who will contribute to our pleasure and entertainment. The program as arranged provides for the consideration of questions of vital importance, and the subjects will be handled by men who are well qualified to discuss them. The meeting, I am sure, will prove highly interesting and exceedingly instructive.

We have pleasure in greeting a large number of new members, who are entitled to seats in this meeting and to the full privileges of the Association. I can assure them that they will find in the Association good fellowship, pleasurable entertainment and other benefits that come from association with those who are working for a common purpose. We have suffered the loss of five valued members since the meeting of one year ago.

Jonathan J. Berne, whose death occurred at Jacksonville, Fla., on February 25th of this year, whither he had gone for his health, was an active member, with a wide circle of warm friends both in and out of the Association. He was at the time of his death General Adjuster for the Traders' Insurance Company of Chicago, and had contributed largely to the success of our meetings for the past fifteen years.

Hiram F. Webber, whose death occurred on March 2d, 1895, at Napoleon, O., was Special Agent for the Connecticut Fire Insurance Company for ten years prior to his death, and was an active member and regular attendant and participant in the deliberations of our Association.

G. Edward Hersh, President of the Farmers' Insurance Co. of York, Pa., and an active member, died September 3d, 1895, at his home in York, Pa. Mr. Hersh was not intimately known to many of our members, as he rarely attended the meetings, but always manifested a deep interest in the affairs of the Association.

George F. Bissell died on the 25th day of June, 1895, at Asheville, N. C., at the age of 68. Mr. Bissell was called the Moses of the insurance people, a leader, a great general, and we shall feel his loss more and more each day as time goes on.

David J. De Camp, Special Agent and Adjuster in New York and New England for the Liverpool & London & Globe Insurance Co. and an honorary member of the Association, died in New York City on the 7th day of March of this year, at the age of 52. Mr. De Camp was made an honorary member on the occasion of his visit to this Association with one or two others as delegates from the

New York State Association, of which he was a member, as well as of the New England Exchange.

Committees will be appointed to prepare suitable tributes to the memory of these departed associates.

There is one highly respected and valued member who is unable to meet with us at this time. Major Charles E. Bliven was the chairman of this Association at its first meeting, and at that meeting he was elected Secretary and Treasurer, and retained the office for seven years; was its President in 1887; has doubtless contributed as much to the success of our meetings as any one member, if not more, has ever been active in the discussion of questions and had very closely at heart the interests of this Association. It would seem right and proper that some testimonial expressing the sorrow and sympathy of the Association should be conveyed to his family. A committee will be appointed for this purpose.

At the opening of this meeting I wish to say that the absence of the Annual Address and the curtailing of another one of the regular features is not an innovation of my own choosing. I shall not detain you by an attempt to discuss all of the important events that have occurred affecting insurance interests since our last meeting. Your attention will be called to a few of the many problems with which we, of the insurance fraternity, are continually confronted. The assistance of this body, more perhaps than that of any other insurance organization, will be required in solving these problems and providing some means for improving the situation.

STATE LEGISLATION.

It is astonishing how complacently the people of this country allow themselves to be imposed upon. They continue year after year to foster legislation hostile to their own interests, pay out millions of dollars annually that could easily be saved, encourage arson by the passage of such laws as the valued-policy law, and allow an average of one hundred and twenty million dollars per annum of property to burn without making an effort to stop the fire waste. The consequence is, the cost of insurance in the United States is heavier than in any other country on the face of the globe, and must continue so under the existing order of things.

The question of high or low rates does not rest wholly with the insurance companies and the people, but partly with those who make the laws of the country, who impose penalties and burdensome taxation upon the companies and enact vicious and iniquitous legislation.

Max O'Rell, in a recent article in one of the magazines, says that "the people of culture and refinement in America pay dearly for keeping aloof from politics and refusing to have anything to do with the government of the country. The patience of the public is simply angelic, nothing short of that, and if the greatest objection to mon-

archy is that a nation may thus run the risk of being ruled by a fool or a scoundrel, the greatest objection to certain forms of democracy should be, that a nation may thus run the risk of being governed by five hundred of such."

The laws that are antagonistic to insurance interests are not introduced in the interest of the people, and the representatives who introduce such bills are not honestly serving their country, nor subserving the interests of their constituents. Bills of a radically vicious nature pertaining to insurance companies, introduced into the legislature of any State, can usually be traced to a dissatisfied loss claimant, whose claim on investigation will be found to have been fairly adjusted, if with a reputable company; or it emanates from the typical legislative highwayman, who is "out for the stuff." I say these people are not public servants, are not benefactors, and misrepresent their constituents, for this hostile legislation must react on the insuring public in the way of increased rates, inasmuch as the companies have only one source of revenue. They are, in one sense, simply tax-gatherers, taking from the many and distributing to the few unfortunates. If by the reason of a valued-policy law, the loss ratio is naturally increased, as the sequel has invariably shown, rates must be advanced to meet the issue. There are those in the legislative bodies who stand for fairness and the passage of such laws as are beneficial to the public. They are favorable only to such restrictions and taxation as are fair and just. Such representatives are usually men who have some knowledge of insurance affairs, who understand that insurance companies are not enemies to society, that they are organized, composed of, and operated by citizens of the State of good business standing. They are conversant with the prominent issues of the day, and with the operation of insurance companies, their scope and methods, and know that they are not composed of robbers and other malefactors, and that they ask for nothing but fair treatment on the part of those who regulate state affairs. When the people thoroughly understand that insurance companies are of their own creation and absolutely necessary to present business methods there will be less disposition to antagonize their interests and impose burdens upon them that the people must themselves bear.

The greatest curse of this country is the fact that the business man of experience, the professional man of brains and the educated farmer refuse to take any part in politics and are not our law-makers. Those who act by calm thought and reason seem to be few in number and usually indeterminate in purpose. That condition of the heart and mind which renders men cautious in their judgment and scrupulous in their dealings, unfits them for a revolution; and not until some glaring fraud perpetrated upon the public by those whom they have placed in power is brought to light, will the people arise

in their might and attempt to reform matters that should have been regulated from the beginning.

We should not lose sight of the importance of furnishing reliable information touching insurance affairs to those who are in control of our laws. If they are the real representatives of the people, they should be only too glad to avail themselves of an opportunity to become acquainted with insurance methods. This is everybody's business, and therefore nobody's. If every member of this Association should take it upon himself, without further prompting than his own judgment suggests, to personally see and talk with the representative of his district and furnish him in a terse manner with insurance statistics and facts (posting him as to receipts and losses, together with the expenses that enter into the conduct of the business; the number of fires in the State and the amount of taxation, State, county and city; the efforts put forth by insurance companies to better the conditions of the buildings, fire department, electrical appliances, etc.), he would enlist the aid of that representative, if his intentions are to truly act in the interest of his constituents, for he would see the wisdom of using his influence toward the enactment of just and impartial laws relating to the taxation and government of insurance companies and the necessity of repealing the laws inimical to insurance interests. The American people are supposed to be civilized and stand for all that is noble, grand and good. We have not, however, reached the highest type of civilization, nor shall we until that blind Goddess, who stands with scales poised in air, shall mete out equal justice to all her subjects.

The disposition on the part of certain States in the West to interfere with the freedom of contracts is, in the opinion of eminent lawyers, illegal and unconstitutional. It is termed "class legislation," and as such will not stand before the Supreme Court of the United States. It may be necessary to test this issue, and if so, the question will be determined once for all, whether insurance companies are the only exceptions to this rule, and how far the legislatures can go in the enactment of laws which seriously interfere with a plain contract between two parties. When we shall have had the unjust laws repealed and just and beneficial ones put upon the statute books, it will only then be safe to make rate reductions commensurate with the benefits derived, upon the same proposition as the betterment of a risk lessens the rate.

The insurance companies have no lobbyists nor any committee representing insurance interests to combat or buy off vicious legislation. The rate put upon the property covered takes care of the matter. A repeal of the unjust and vicious law will necessarily be followed by action similar to that recently taken in the State of Maine. In 1892 the legislature of the State of Maine of its own volition, and not because of any public demand, proceeded to make a law preventing the companies making rates on the basis of their combined

experience and interdicting the use of the co-insurance clause. The statute books of the State of Maine were already incumbered with other legislation against insurance interests. As a result, the New England Exchange was compelled to withdraw supervision over board rates and tariffs in Maine, but a rating bureau was established at Portland, known as the "Denny Rating Bureau," and the companies had to depend upon this institution to furnish them with proper rates. These rates were increased from 20 per cent. to 30 per cent., as the companies did not deem it advisable to assume hazards under the restrictions placed upon them by the State unless they were compensated therefor. The community writhed under the increase and finally the legislators, last winter, were compelled by the pressure brought to bear by their constituents to repeal not only the two laws alluded to above, but also all objectionable legislation and adopt a standard form of policy. Therefore the companies immediately made the proper reduction in rates.

STATE BOARDS.

It is very unfortunate, to say the least, that these organizations, through no fault of the members composing them, are not made more useful at the present time. In former days matters relating to rates, compacts, formation of local boards, city ordinances and field matters generally, were successfully handled by district committees of the State Board, and judging from my long connection with most of these organizations in the West, and intimate association with the working force in the field, I am convinced that much of the unfortunate results of the business for the last few years might have been avoided if the State Boards could have exercised the same authority in the handling and supervision of matters pertaining to the welfare of the companies whose interests they represent as they originally did. The Special Agents composing these bodies are the true representatives of the companies on the ground. They are at the seat of war, as it were, toward the front. They know the agents, their peculiarities, their temperaments; they have an intimate acquaintance with the representative men of their State; they have a knowledge of the circumstances surrounding each town and city in their field, and by reason of these advantages are more able to handle with good judgment and the highest degree of success such affairs as affect insurance interests, locally and in the field.

CONDITIONS OF THE POLICY.

We should not wonder at the tendency of the courts to liberally construe the conditions of the policy as much as possible in favor of the assured. The average insurer pleads ignorance of anything printed or written in the policy. He may perchance take a cursory glance at the written portion, but he knows little of the requirements on the part of the company which if observed will keep his

policy valid, nor does he seem to consider that he is a party to any portion of the contract except as regards the benefits to be derived therefrom. And too often the court and jury view the matter in the same light.

It might be advisable to do away with the much-abused term, "Policy," and issue a simple contract to which both the contracting parties may subscribe. The contract might be printed in larger type and a smaller size of paper than is now used without the loss of its essential features. It should contain only the vital restrictions and requirements as to the assured and the agreement on the part of the company to carry out its obligations upon a showing that the assured has performed his part of the contract. With a simple form of agreement of indemnity based upon a short application, if needs be, there would be little room left for dispute when the contingency provided for arises.

In the earlier days of underwriting the applicant for insurance was required to subscribe to certain questions bearing upon the salient features of the property to be covered. He was thus made acquainted with the requirements of the company as to material facts relative to the risk. This application had a tendency to bring to the surface anything antagonistic to the printed conditions of the policy. The assured was less liable to pay for a policy whose written conditions rendered it void before the ink in the written portion was dry, and less liable to violate a condition of the policy during its life. It is unfortunate that in later years, owing to the rivalry between companies, this practice, together with others of equal worth, has been abandoned. The application is an oral one, and the agent does not always make the proper inquiries which would bring out objectionable features not in keeping with the conditions printed in the policy. There is a quiet movement on foot to bring about, if possible, a uniform set of laws relating to insurance companies in the various States, as well as a uniform policy. We should encourage this movement in every way possible, and it would not be amiss to provide for the appointment of a committee at this meeting who would, at least, take the preliminary steps looking toward a conference of those having charge of insurance affairs both for the State and the companies, on this subject. If the committee met with success its work might be supplemented by the addition of other committees, of legislative insurance bodies. In these days of rapid transit and the comforts of travel, we seem to be in an age of conventions. It is also an era of arbitration, and no harm can come from a conference between those in which a difference exists, particularly when the principals are men of intelligence, such as officials of insurance departments of the various States and the officers and Special Agents of Insurance companies.

A conference of this kind must necessarily carry with it a great deal of weight, and out of the conference a movement would be set

on foot toward a uniformity in legislation, that would result in great benefit to the insurance public generally and the companies as well.

CONSTRUCTION OF BUILDINGS.

There is little further to be said on this subject. All insurance associations are on record as to the necessity of an improvement in the character of buildings. It is argued that the use of incombustible material would give about 12 or 14 inches more floor space in a building than if built with the ordinary material, and at an additional expense of only about $2\frac{1}{4}$ to 3 per cent. There are those, however, who would oppose a change. The lumber dealers would not sit idly by and see steel beams, tile floors, partitions and concrete filling take the place of wood. Said Mr. Louis Windmuller in a recent article in one of the magazines:

"Few persons realize the inflammable condition of houses erected in conformity with present laws. Partitions hollow inside, generally open on top, so as to constitute veritable flues, with floors equally defective, divide the interior of nine-tenths of all dwellings in the country, so that in case of fire it is next to impossible to confine it to the locality where it originates. The annual loss caused by this recklessness is estimated at \$50,000,000, while the cost of filling partitions with cheap material, as is customary in Europe, would be trifling. Builders should by law be compelled to adopt this system."

Second to the exposure hazard, the faulty internal construction, open elevator shafts, open stairways, unprotected skylights and well holes are the most prolific source of heavy loss to insurance companies. I am still convinced that it would be money well expended by the several insurance bodies were they to unite in an effort to place before the public specifications and plans free of cost for the most economical buildings of all kinds of fireproof construction.

ELECTRICAL APPLIANCES AND SPRINKLER EQUIPMENT.

The Special Agent or Inspector of a few years ago could complacently inspect the ordinary special hazard or mercantile risk from cellar to garret in a few minutes. He could take in at a glance the defects inside of the building, for, as a rule, there were indeed few of them in a building, most of them being outside. The old system of heating, lighting and motive power could be looked into in a comparatively short while. Now when he enters a building he finds instead of candles and lamps electricity used for lighting, electricity used for motive power, and in many cases for heating. The building is strung with electric wires, filled with electric dynamos, arc and incandescent lamps, permanent magnets and electro-magnets, volt meters, am meters, lighting arresters, fuses and all the various armature of a first-class up-to-date enemy of fire departments and insurance companies. Instead of walking up two or three flights of stairs, he is now put upon an elevator that rushes him through the air from six to sixteen stories in as many seconds, and besides making the acquaintance of the electric appliances, is introduced to the modern

sprinkler equipment; and unless he is well posted on this safety attachment, as well as the electrical appliances, he had best acknowledge his deficiency and pass the risk on to an expert for proper inspection.

In this connection I cannot lay too much stress upon the importance of obtaining a full knowledge of both sprinkler equipments and electrical equipments and appliances of all kinds. These two innovations are becoming so general that they can no longer be looked after by the experts heretofore employed. The field man must make a thorough inspection on the ground and be able to point out the defects specifically in each case. We must know the merits and defects of these modern contributions to danger and safety. These questions cannot be studied too closely. We are unable to get the information from text books.

The object lessons must be had in a practical manner by the experts who are known to be well versed in their particular line. I am glad to say that we will have the pleasure of listening to two such gentlemen during the meeting who will give us a practical lesson on the subjects named.

FIRE INQUESTS.

One of the most important questions of the day, and one that should claim the earnest attention not only of insurance men, but of the public at large, is the investigation under State authority of the origin and circumstances attending each fire. The State of Massachusetts has taken the initiative in this matter, and by an act of the legislature created a Bureau of Inquest, which has now been in operation about one year. We will, I am pleased to say, listen with interest and profit to the remarks of the gentleman who operates that department, and who is known as the fire marshal of the State. I think after the convincing arguments that will doubtless be made by this gentleman that you will deem it advisable to provide for a committee from this body in each State of the Northwest to agitate the question of the establishment of similar bureaus in their respective states. This work cannot be commenced too early and by data, a portion of which will, I am satisfied, be cheerfully furnished by the State of Massachusetts through the fire marshal, the great importance of similar bureaus can be demonstrated to the law makers of each State. This work you cannot afford to neglect, and it will require something more than the mailing to the representatives a few figures of a statistical nature, or a pamphlet setting forth certain advantages to be derived. We will have to make personal and earnest effort all along the line.

INSURANCE JOURNALS.

We all know and recognize the great benefit derived from the insurance press. They are the true exponents of insurance affairs. The standard journals are fearless in their warfare upon dishonest

combinations masquerading as insurance companies, and are veritably the mouth-piece of those having to do with insurance affairs. The up-to-date insurance journal is a public educator; it is instructive and readable, and might well be subscribed for with profit by the average business man.

Some of the daily papers, notably in Chicago and New York, with a widespread circulation, have an insurance column devoted to insurance interests, and this column is open for the discussion of insurance affairs. These papers have treated the subject with intelligence and justice, the result being that the people are coming to a better understanding of the purpose and scope of fire insurance.

THE LIBRARY OF THE ASSOCIATION.

Our library contains a large number of valuable books—larger and more valuable than most of our members understand. To attain its full measure of usefulness there should be added a considerable number of scientific works, files of the law journals, etc., for which funds have not been available. It is believed that arrangements can be made by which a sufficient amount can be saved from the present expense of maintaining it to provide the necessary books for a working library and to place a catalogue in the hands of every member.

I hope you will see fit to appoint a committee to take the matter in hand.

In conclusion it seems fitting and proper to emphasize the due importance of this Association. Each day in the active conduct of our business is all too short to adequately meet its own pressing demands. We need at times to turn aside from the dust and heat of the struggle and review the path we have followed and survey the new fields into which it leads. In these meetings are set up new and higher standards of sound theory and correct practice, stimulating our ambition and guiding our efforts to fulfill the exacting requirements of our profession.

In the manner in which this Association has performed this invaluable service is found an adequate explanation of its growth, a justification of its present commanding position, and the highest inducement for such loyal and hearty support by each member as shall insure its steadily increasing power and influence.

The address of the President was received with applause.

The Chair (Mr. Eddy)—

Gentlemen of the Association, you have listened to the address of your President, which contains many valuable suggestions and some important recommendations. What is your pleasure concerning it?

Mr. Geo. W. Hayes—

I move that a committee be appointed by the Chair to consider the various topics referred to in the President's address.

Motion seconded and carried unanimously.

The Chair (Mr. Eddy)—

The committee to be appointed for this purpose will be announced later.

(Here the President resumed the chair.)

Mr. D. S. Wagner—

I move that the courtesies of the floor be extended to underwriters of the city and visiting underwriters—local underwriters and visiting underwriters from other cities, such as are not eligible to membership.

Motion seconded and carried unanimously.

The President—

The next item on the program is the paper of Mr. Henry D. Seage, "The Evolution of the Saw-Mill." Mr. Seage is a sage in his line.

(Applause.)

THE EVOLUTION OF THE SAW-MILL.

Mr. Henry D. Seage—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

For the past five or six years, from the Underwriters' standpoint, the saw-mill has been regarded by many as a source of evil. It might be a thing of strength and beauty, but it could bring no joy or profits to the treasury of the insurance company. So we find that as early as 1892, immediately following the report of the Saw-Mill Committee of the Michigan State Association, many companies sent to the Local Agent a ukase placing saw and shingle mills on the prohibitory list; such a cry was raised against the saw-mill that the writer was induced to inquire somewhat into its history and learn, if possible, from whence it came.

The first mention I have been able to find of the saw-mill (and by this is meant a saw used for cutting plank or boards operated by power), is with the ancient Egyptians, who operated a ponderous blade of bronze with serrated edge. The log was placed on end and secured to posts, driven in the ground; to the ends of the bronze blade were attached ropes, and the heavy blade was driven back and forth, and by attrition wore its way into and finally through the log. But this gave way in time to improved methods, and as the practical benefits of the saw-mill became demonstrated, rewards were offered for its improvement, and it reached such a degree of perfection that the Greeks deified the inventor of the saw and called him "Perdix."

A manuscript of the thirteenth century describes a saw-mill operated by oxen treading a horizontal wheel; in 1322, a saw-mill operated by water-power was constructed at Augsburg, Germany, but was opposed by the hand-sawyers, who feared that the machine would ruin their occupation, and consequently a mob burned it and then carried off the iron parts and each piece was buried or disposed of secretly, so that the thing should die and never be heard of again. But this did not stop the saw-mill and it slowly spread, notwithstanding it met with opposition from Parliaments and people.

In the fourteenth century, England, by Parliamentary enactment, made it a criminal offense against the King to erect a saw-mill, because "The trees which might goe to make ye masts for ye King's ships would be destroyed," and in consequence for over a hundred years the Dutch furnished England with all its lumber. The Dutch operated saw-mills by wind-power as early as 1410. The vast timber districts of Norway and Sweden invited the introduction of the saw-mill as early as 1530. By this time the saw-mill had become such an important factor that the Bishop of Ely, then British Ambassador to Rome, thought it his duty to give a minute description of a saw-mill operating at Lyons in 1555. But such was the opposition in England to its introduction, that no one could get permission from the Crown to build a mill. In 1663, however, a Dutchman secretly built a combined saw and grist-mill,—the first saw-mill in England, near London; but it was never operated, as an infuriated mob of ship-carpenters destroyed it and sought to kill the poor Dutchman, but he escaped. But so urgent was the demand for building lumber in England that one Houghton set before the public, in speech and press, the advantages offered by the use of power saw-mills. It was not until 1767 that, at the request of the Society of Arts, a special Decree was issued by the King, giving permission for James Stanchfield to build a mill at Limehouse; but the King refused to give it his protection, so great was the prejudice of the people, and it was destroyed by a mob two years later.

So England continued to buy its lumber of the Norseman and the Dutch.

The Colonies in the New World, feeling the need of sawed lumber, sent to Holland for the machinery for a saw-mill, the contract price for which was about \$180, exclusive of the charges "of ye ship which should transport it." This arrived and was set up at the falls of the Piscataquay, in 1620, and this is said to be the first saw-mill in the new world. Shortly after the Dutch West India Company constructed three saw-mills in New York, to be operated by wind. One of these was located on Nut, now Governor's Island, and was leased for five hundred boards yearly—one-half to be paid in pine and one-half in oak. The Colony of Massachusetts Bay, feeling the need of lumber, made application to "The Court of Assistants" in London for the construction of a saw-mill, and in a letter to Gov-

ernor Endicott, dated 1628, he is directed "to give approbation and furtherance to Francis Webb in setting up his saw-mill, to be sent over in the goode ship Lyons Whelpe."

Although hindered by restrictive and exclusive conditions of laws, the saw-mill slowly extended over New England, and we find it entering the wilds of Maine and New Hampshire in 1634; into Vermont it went in 1636, and into Rhode Island in 1639. The State of the Wooden Nutmeg did not feel its presence until 1654, and New Jersey not before 1682. William Penn and Caleb Pusey brought over from London a saw-mill ready framed, and it was set up on Chester Creek, and in a letter to the "Free Society of Traders" they declare that "the saw-mill has been of great use and comfort in the Colony in the cutting of planks and staves for the better construction of meeting houses and other buildings." This was in 1683, and is the first recorded saw-mill in Pennsylvania.

Previous to 1645 all the saw-mills in use in the Colonies had been brought over from Holland or England, but in that year the Court of Massachusetts adopted a system of laws called the "Body of Liberties," which provided that "there should be no monopolies, but for new inventions a patent should be granted for a short time only." One of the first to apply for exclusive privilege under this first New England code was Joseph Jenckes, of Lynn, and on the 6th of May, 1646, the Court resolved that "in answer to the petition of Joseph Jenckes for liberty to make experience of his abilities and inventions for ye making of new invented saw-mills to goe with water, for ye more speedy dispatch of worke than formerly, this petition is granted for *fourteen* years without disturbance by others, so that his study and cost may not be in vayne or lost."

You will see by this brief outline that the saw-mill had hard work for existence. It was opposed by the hand-sawyers, who thought it would take away their occupation and deprive them of labor. Kings and Parliaments enacted or declared laws against it, but so necessary and useful a thing to the people had it become that it overcame all prejudice and law, and took up its march with the pioneers who turned their faces toward the untrodden wilds of the West, and it was destined to cut its way through the vast forests and transform these into fields of grain and gardens of flowers.

General Lewis Cass, in 1814 (then Territorial Governor of Michigan), with three others, built a small saw-mill on a creek tributary to the Muskegon river; but this was short lived, being destroyed by the Indians the year following. The first mill in Wisconsin was erected by consent of the Sioux Indians near Prairie du Chien in 1819, but in one of the raids of the Winnebagoes this was burned a year or two later.

But Michigan, Wisconsin, and the Great Northwest was to be populated, and the saw-mill was to be an important factor in the work of building its towns and cities, and its growth and improve-

ment has been gradual and sure, and from the bronze saw of the ancient Egyptians, the evolution and growth has been constant, till to-day we see the great creations, the result of modern science and skill. From the slow process of attrition we now see the saw cutting its way merrily through the log at the rate of three hundred feet per minute.

No element in the development of the Northwest has had greater influence than the saw-mill. It has constructed nearly all its railroads, and it has built its towns and cities; it populated the east and west shores of Michigan, and opened up its northern limits; it built the great cities of the Saginaw Valley, of Muskegon, and laid the foundations of the second city in the State, Grand Rapids.

It built the cities of Oshkosh, Fond du Lac, and opened up the vast territory of Green Bay. It took up its line of march down the Father of Waters, and laid the foundations of Moline, Rock Island and Davenport. In its march it has carried a boom of success, and in its wake it has left its blackened trail. It has created more millionaires and in turn has been the cause of more poverty and suffering than any other industry. It has built more cities and towns, it has peopled more counties as it advanced, and in its decline has left these to decay or blackened ruins.

Within the jurisdiction of this Association we are now feeling the influence of this declining industry, not only in the loss of premiums, but in losses by fire as well. This industry has always faced us with a moral hazard, even in its palmy days, but now, in its decline, to many it bristles with sparks and is lurid with flame.

Mr. Seage's address was received with applause.

The President—

It has been an old-time habit of this Association to discuss these papers after they are read. A good many of the members doubtless have something in their minds regarding these matters, and we would like to have it brought out in any little running discussion on the floor.

Messrs. Foster, Armstrong, Brooks, McBain and Raymond are pretty good authority on saw-mills in Michigan. If these gentlemen can be induced to make a few remarks on this subject, it will be appreciated.

Mr. C. C. Hine—

Mr. Chairman, if no one volunteers to discuss the saw-mill, I would like to make a few remarks in regard to the saw-mill as a surprise.

The first saw-mill that was erected in Alaska was probably put there by the Russians. But a saw-mill erected by a Mr. Duncan, a missionary at Metla Kahtla, probably created more disturbance up and down that coast than anything that had taken place there since the first settlement of the country. Mr. Duncan did a

thing that caused the natives to make their ultimate and greatest possible expression of surprise. He did a good many things that were quite out of the ordinary run, but when Mr. Duncan made water saw wood then, said the natives, "We die!"

(Great applause.)

The President—

The next subject is one in which we as a people should take a very deep interest, I think. The gentleman who is to address you has made a close study of insurance. He is away beyond the reach of "isms" and grievances of individuals, and is directing his energies in the way of benefiting the people of his State by lending his influence toward the wise laws which affect insurance interests, and thus lessening the rate of insurance. I have great pleasure in introducing Hon. Wm. A. Fricke, of the State of Wisconsin, who is the Insurance Commissioner of that State.

(Applause.)

REVISION OF INSURANCE LAWS.

Mr. Wm. A. Fricke—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

Several States have appointed Commissions to revise the insurance laws, with instructions to submit such revision for enactment to the legislatures. Convinced that the legislation resulting from such revision will in a great measure shape or act as a guide for insurance legislation in other States, I am anxious that the laws emanating from these Commissions shall be just and fair to both the insurer and assured, and that there shall be uniformity, if possible, to give added weight when presented for enactment. This purpose dictated the resolution presented to the National Convention of Insurance Commissioners, "that these Commissions be requested to have a joint meeting for the purpose of bringing about uniformity in the insurance codes to be submitted." If this can, only in a measure, be accomplished, it must result in great good to the insurance interests, and upon you, gentlemen, will in a great measure depend its successful accomplishment. You are looked upon by a great many people—I am almost tempted to say, the majority of the people—as the representatives of the greedy corporation, likened to a great octopod, spreading out its tentacles over the State and sucking from the people their financial substance. This idea and the popular opposition it has engendered has given support to the adverse legislation on our statute books, and the primary cause or incentive to this adverse legislation and taxation, so far as fire insurance is concerned, is due to the Fire Insurance Policy that has been used

and which has culminated in the blanket Standard policy, which endeavors to cover a multitude of sins and every conceivable emergency. It seeks to right every grievance and meet every exigency that may arise, and its numerous provisions and conditions rise up to haunt and pester both the company and the assured in an adjustment, and enables the lawyer to "wring in the changes" in the event of litigation, and to twist and distort the English language to construe its conditions to fit the case and meet conditions to which they were never intended to apply.

I am convinced that if we can draft a policy the conditions of which can be easily understood, plain and simple in its language, and shorn of its multitudinous provisions, adverse legislation and high taxes will disappear as a natural consequence, and I would therefore endeavor to build the fire insurance code with an ideal fire insurance policy as its foundation. I am thoroughly imbued with the belief that such a policy can be drafted, and it was to present this idea and to ask your coöperation that has tempted me to accept the kind invitation of your President to appear here to-day, and I trust that its consideration and discussion may give it form and result in something that may bring about order in the chaotic condition of our fire insurance laws. Crude as the idea may now be, it seems to have possibilities which need but intelligent application to meet the wants of the people.

My ideal policy is a simple basic contract, in which shall be inserted, to complete the contract, a sub-contract or rider to cover the kind or class of risk which the whole policy is to cover. I would classify the different kinds of risks, which can be covered by about a dozen different kinds of sub-contracts, and which would eliminate from the policy everything except just what it was intended to cover. The agent issuing a policy on a dwelling house would insert the dwelling house sub-contract or rider in the basic contract or policy, just as he now does a rider, and the insured would then have a simple dwelling-house contract, with conditions applicable only to that class of risk; the assured could understand his contract, which will admit of but one construction. The same with the manufacturer, the grain merchant, the country storekeeper, the lumber dealer, and other classes of risks. The complete policy would cover the kind or class of risk insured, and the assured, familiar with his business and understanding its conditions, would not be mystified by its provisions, as he is with the present policy and its percentage and limited-loss clauses, which in most cases need a fire to make them perfectly plain to him.

The Insurance Herald, in a recent article on the "Dissatisfaction with the Fire Insurance Contract," pertinently says:

"Comparatively few policyholders read or understand their policies. Theirs is a verbal understanding with the agent, or an understanding of customs. They pay the premium rate upon \$1,000 of insurance, and when

the loss occurs they discover that instead of receiving \$1,000 they are limited to making a claim for only three-fourths of the value lost, or that they have become co-insurers, because they did not carry a certain percentage of insurance, or that because the company took no pains through the agent to ascertain the value and limit the insurance, they have been paying premiums (perhaps) for years upon values that they cannot recover, because the property was over-insured, it may be, through carelessness."

It seems to me that if a simple basic contract, with the various sub-contracts, were submitted to a legislative committee, the very simplicity and fairness would secure its adoption. Composed, as is a legislature, of men representing all callings, the adoption of such a policy can be argued from the member's own standpoint and calling. The fairness and application of the policy to his own needs will give to the other measures necessary to complete the insurance code a just and reasonable hearing and fair consideration. A policy of this kind will do away with the riders of to-day, for each sub-contract would contain the necessary conditions covering the risk. It would simplify the work of the agent and satisfy the needs and wants of the policy-holders.

The agent could insert the stubs of the sub-contracts in his daily reports, and thus simplify the work of the General Agent and the home office. The stubs of these sub-contracts could be made a very Card System of the company's risks, and enable the company without loss of time to know just the number and character of its risks. Carried still further, the easy classification, with attendant losses, will give the best possible basis for a table of rates.

The issuance of the policy is the consummation of the contract, of which it is the evidence. That it should be plain, simple and easily understood, is absolutely necessary, if we hope to obtain the legislation so much desired by the Underwriters and so much needed by the insuring public, and I herewith submit to you this idea of an "ideal policy," crude as it may be, for your discussion and consideration, in the hope that it may result in some benefit.

The condition that confronts us in the Revision of Insurance Laws is the widespread prejudice and dissatisfaction among the people against fire insurance corporations. Whether well founded or not, the fact that such is the case makes it necessary to conclusively show that the interests of the companies dictate honest and fair dealing with the policyholders, and in no way can this be accomplished more easily than in the presentation of a policy or contract of insurance that is plain and simple in its language, and protects alike the interests of the insurer and assured.

Mr. Wm. A. Fricke's address was received with applause.

Mr. H. C. Eddy—

Mr. President: A paper so important as the one just listened to, coming from a gentleman who, when he took office as Commissioner

of the State of Wisconsin, I am told, made the declaration that he intended to fill that office in so creditable a manner that it would be something more than his picture on the wall, should be regarded with great interest. Our friend from Wisconsin is one Commissioner who is likely to suggest changes that will lead to great benefit to our insurance fraternity.

Upon the matter of standard policies he should not forget, however, as his predecessor seems to have done, when the first law in Wisconsin was adopted requiring a standard policy, that the New York form, which has been in such general use in the West, was not adopted until after a large army of the most important of our insurance men—important members representing large interests—together with a large army of legal gentlemen, had labored together for months.

I think Mr. Hine knows how many months. I think at least six or eight months had passed before they could prepare a contract to present as a standard form. On the other hand, in Wisconsin the first form which was prepared under the law and first adopted—which law, too, very plainly read that the form to be filed in the Insurance Superintendent's office should conform as nearly as possible to the New York standard—well, I will leave it to the Commissioner to say when it was finished if it looked at all like or conformed to the New York Standard form. On inquiry as to how that form was prepared the answer came, Oh, we have made diligent inquiry as to what should go into this contract that you are to use hereafter; we went all around the square and interviewed every person, every merchant in the square, and got his views drafted in this contract. However, that form never was used, but was afterwards changed to one that was quite acceptable.

I think the effort that Mr. Fricke is making is one that should be encouraged; but, after all, this is not the Association which can take up such an important movement. I am still under the impression that the stockholders, through their Boards of Directors, should have some opportunity of expressing their ideas as to what forms of contracts they are willing to sell.

I think if the Commissioners should come in contact with the National Board, which association embraces not all, but very many of the largest corporations doing business in this country, and bring about a conference that would bring the Commissioners more closely in touch with the gentlemen whose duty it is to prepare these contracts for the insurance companies—a conference of that kind, I am sure, would be of great good, and if, as a result, they could succeed in presenting to us a form of contract that we could use, not only in one State, but in all the States, and do away with the necessity at the present time of having to employ extra office force to take care of the extra supplies for all these various standard poli-

cies and the various riders which are attached to them, it would be, indeed, something to be sought.

I hope Mr. Fricke will feel encouraged in his work. If it is possible that a committee of this Association can be of any service to him or to the Attorney General on this subject, as is suggested in the President's report also, I heartily wish that that committee might be appointed.

Mr. A. E. Pinkney—

Mr President: It occurs to me, if my understanding of the Constitution be correct, that the appointment of a committee on the part of the Association, unless done by unanimous consent, would be open to objection. I heartily agree with Mr. Fricke, however. But I believe we should go a step farther. I believe in nationalizing the code of Insurance Laws, making it an act of the National Congress. When we come to consider the vastness of the business of fire insurance—and all insurance, if you please, that covers the entire business of this country in all its ramifications—it seems to me that its importance is second to none. In my opinion, it is greater than any other interest in America to-day. And if so, there is no reason why there should not be laws enacted by the National Congress applicable to every State in the Union. And if the Commissioners (judging from his remarks, Mr. Fricke believes this matter might be considered by them), would get together and make a recommendation of that kind through their respective members of Congress, both of the upper and lower houses, such laws could be enacted without very much trouble. It seems to me that that is the proper channel through which this should be acted upon. I hardly think a committee could be appointed by this Association without unanimous consent.

The President—

The program, as arranged for the first day, provides for only two papers to be read. If there is no further discussion upon this subject of the Revision of Insurance Laws, a motion to adjourn to the afternoon session, I think, would be in order.

Upon motion, duly seconded, the meeting stood adjourned to
2:30 P. M.

AFTERNOON SESSION.

2:30 P. M.

Meeting called to order by the President.

The Secretary presented the following list of new names for membership.

(See list of new members.)

The President—

Gentlemen, you have heard the names presented for election to membership that were not included in the list this morning. What is your pleasure?

Mr. Geo. W. Hayes—

I move they be accepted as members.

Motion seconded and carried unanimously.

Mr. H. C. Eddy—

Mr. President, before proceeding with the next order of business, I move that we continue the discussion on the paper read by the Honorable Mr. Fricke of Wisconsin, inasmuch as a number of members were not present at the morning session, and may have something to say upon that subject which will be of interest.

The President—

That is a very good suggestion. Some of the gentlemen present who were not with us this morning may have something to say upon this important subject, and I trust they will not hesitate to let us hear from them.

Mr. H. C. Eddy—

I think it might be well if Mr. Fricke would state briefly the points that he raised in his paper, to give an opportunity of knowing the drift of his thoughts on that subject.

The President—

If Mr. Fricke feels so inclined, and is kind enough, we will be glad to hear from him on the subject of his paper.

Mr. Wm. A. Fricke—

Gentlemen: When I accepted the invitation of your President I hardly thought I would be expected to deliver two addresses to this Convention, but I am very much interested in bringing about a betterment in the condition of our insurance laws, and it has seemed to me that in order to obtain what was just to the companies and what was fair to the assured, it would be necessary, in drafting that fire insurance code, to start with an ideal fire policy as its foundation.

My idea of an ideal fire policy is a simple basic contract; then to classify the different kinds or characters of risks assumed as sub-

contracts, and insert them in this basic contract to complete the policy. Take the Standard policy as it is to-day, apply it to any kind of a risk, and you can eliminate a large portion of what is now contained in that policy. I know that the conditions applicable to an adjustment or appraisal are applicable alike to all kinds and classes of risks. That might be eliminated from the policy and inserted in the statute. That, in a few words, constitutes what I consider to be an ideal policy. If, however, I were able to sit down to-day and draft an ideal policy that would meet the views of all you gentlemen, and cover the needs of all the people, I would have it copyrighted and resign as Insurance Commissioner and levy tribute on the companies. I know just how difficult it is to do that very thing, yet I believe it can be done, and if we can go before the legislatures with a contract that covers the needs of the companies, the needs of the assured, we can wipe from our statute books all the adverse legislation and do away with all the high taxes that are unjust, and of which the companies with good reason are complaining. I know it is a difficult thing to do. I know that the companies have been praying for it, and this reminds me of the story of the old colored preacher down South who, when preaching upon the efficacy of prayer, said to his congregation:

"Now, some of you old niggers think the Lord is no good, because when you kneel down and pray for a new suit of clothes or a good dinner, you get up and you don't find the new suit of clothes or the good dinner. Now, if I knelt down and prayed to the Lord to give me a turkey, the chances are I would get up and not find the turkey, but if I knelt down and prayed to the Lord to send me after the turkey, the chances are I would get the turkey."

Now, then, the companies have been praying for just that kind of a contract, and they will get it when they go after it.

The President—

Judge Champion, from Grand Rapids, Mich., who was formerly a Chief Justice of the State, I know has some ideas on this question. I should be glad to hear from him, and I think the meeting would be edified by some remarks from him.

Judge Champion—

Mr. Chairman: On invitation to give my views, with the consent of the Association, I can, perhaps, present a few thoughts on the question. Still, I am in the condition of that other darkey down South, I believe, who was in attendance upon a revival meeting when the minister said: "Now let us all pray to the Lord." Brother Jones always prayed on all occasions, so when the minister said, "Let us kneel down and pray," Brother Jones, whose character was not without blemish, started right in. "Bre'r Jones! Bre'r Jones! Bre'r Jones!" Brother Jones rolled his eyes over toward the minister, who

said, "Bre'r Jones, let somebody pray who's better acquainted with the Lord."

Now, it might be better for me to sit down and let some one else discuss this question who is better acquainted with it.

My experience in the insurance business has not been as extensive as the least among you, and yet I have had some experience in the course of my life with these contracts called policies of insurance. Having had the honor at one time to occupy a position upon the Bench of the Supreme Court of Michigan, I was called upon at various times to construe these contracts. The gentleman from Wisconsin has said, and truly said, that there is a prejudice against insurance companies, and he explained the reason, I think, fully, in saying that it was because of the conditions contained in the contract which the assured does not read nor understand. The solicitor applies to a man for his insurance, tells him the rate, and he accepts it and says, "I want this property insured." The policy is issued to the insured, and he rolls it up and places it in his desk, never reading it until there comes a loss, and then he finds there are conditions in it he never thought of and never agreed to. It is on this account that a prejudice has grown up against the insurance companies. The contract, as Mr. Fricke has said, should be so made that instead of being a unilateral contract, signed by one party only, it should contain the names and agreements of both parties. They should both understand what their relative rights and duties are.

As Mr. Fricke suggested, these conditions as to change of property, ownership, and as to whether it is encumbered or not at the time of insurance, as to what will void the policy—all the various conditions should be embraced in the contract in general terms, so plain that the insured may understand what his duty is in the premises, that he may not void the contract with the insurance companies.

Now, a contract should be so made, in plain language, and exhibited to the insured, which he will sign, saying that in consideration of the premium paid, the company will insure him to a certain amount for a certain time upon certain specified property. And he agrees, of course, that he is the owner; he agrees that he will not encumber the property or change the title or ownership of it without the consent of the company. All these conditions which are now contained in the printed portion of the policy so fine that it requires close inspection to read it, should be done away with, and a contract simple and plain should be substituted in its place. When that is done, I think the prejudice now existing will disappear, and we shall stand before the people as men and corporations who agree to a plain contract, both parties agreeing to fulfill their respective parts.

Mr. W. F. Fox—

Mr. President: We have in our midst Senator Smith, who has had more or less to do with the laws of Iowa, as applied to insurance. I

think the Association would be glad to hear the Honorable Mr. Smith, of Cedar Rapids.

The President—

We should be glad to hear from Mr. Smith.

Mr. Smith—

I was much interested in listening to the paper read by the gentleman from Wisconsin.

In Iowa we are approaching another session of the legislature, and this subject of insurance and the making of contracts will certainly be brought before that session.

My judgment is that the time is coming when we will have to give them something in the way of a standard form of policy. I will state that, as a rule, the legislature of Iowa so far has been composed of very reasonable men, but they have insisted upon a simpler form of contract. They have insisted upon a uniform policy, and having eliminated therefrom a great many of the conditions, so that any ordinary man would understand it.

I was very much interested in the remarks of my friend in regard to both parties being required to sign the contract. My judgment is, that if an application taken by the agent in writing could be placed on the back of the policy as part of it, as contemplated by the laws of the State of Iowa, it would be very much better.

I find in the adjustment of losses the assured knows very little about what his policy contains. It is true, he had told the agent a great many things, and supposed he understood them thoroughly, and the agent had likewise told him a great many things, though nothing was reduced to writing. Now, I think this should all be reduced to writing. For otherwise the Adjuster, while left to cope with a man, on the part of the assured, honest in his views, and with a reputable and trustworthy man as representative of the company insuring, yet he finds that the understanding as between the agent and the assured is not at all clear, and in the understanding of the assured not at all as contemplated by the policy contract.

I think if we had a standard form of policy—not the New York form; there is too much of that—but a uniform and simple contract whereby we could cover ordinary buildings, store property, business houses, village dwellings, hotels and livery barns, as well as farm property, it would be far better. We now have a special contract in the form of a rider that limits the liability of the company to three-fourths of the cash value. There is a question, however, as to whether it complies with the statute. The statute expressly states that the company shall be liable to not exceeding the actual cash value. We have had no trouble with them, though it occurs to me that something will have to be done in Iowa before very long. There are over one hundred companies doing business in Iowa, and with

the exception of a few they use the New York standard form of policy. There are too many different kinds of contracts in existence—some very long, using up all the front page, and the back part is covered also with fine print, and men will not read them.

Mr. A. A. Crandall—

I have been very much interested in listening to the remarks upon this question as to what the standard form of policy or the policy should contain. I am not quite content, however, to see the discussion end here, when all the remarks seem to lead to this conclusion: That if there be any injustice, any uncertainty, any wrong done, it must of necessity rest upon the insurance companies, and that the courts, in their construction of these contracts, are not only prejudiced, but that their prejudice is natural and inevitable, and grows out of the contract itself, and the onerous conditions expressed in fine print. Even so eminent a jurist as Judge Dillon once said: "O, yes, I know what you do. You insure a man in coarse print and take it back in fine." This, although very sharp, was neither fair nor dignified, coming from the Bench. I am not content to have it rest here. We are charged with making contracts very long, very prolix and very intricate, and it is claimed that the insured is in a certain sense justified in not reading these contracts. As has been said, he does fold it up and put it away. Yet before he accepts a warranty deed for a village lot worth \$100, he examines it carefully, gets an abstract of the title, and two to one, submits it to an attorney before he pays his money. I see no good reason why he should not use the same business prudence in a transaction involving, say \$5,000. Instead, he pleads what is commonly called the baby-act when he says he does not read his contract. Then, I say, he should. Companies have for years printed on the back of policies, "Please read all the conditions of this contract." "No, I will not," he says; "I will keep dead still about it, and in the event of loss I will tell the court and jury that I never did read it." The court justifies him and says, "You cannot take advantage of the ignorance of a confiding man." I do not believe that is fair. Another thing I want to take exception to. Of course, in construing all other kinds of contracts—unilateral, bilateral, quadrilateral—the usual ordinary rules of law apply, including that old time-honored rule, that you shall not introduce parole testimony to vary the terms of a written contract, except in cases where an insurance company is one party to the litigation, and there the court says it does not apply, because—because why? They have never been able to give a logical or just reason why it should not apply, not to this day. Now, I do not want to see insurance companies made responsible for all the iniquities which have been charged against them. And another thing I want to say before I sit down, is this: that while we have been told how fine the policies might be drawn, how easily they could be drawn, expressing, in few and sim-

ple words, all the necessary conditions of a contract, the fact remains that when a committee of lawyers sit down to draw up a contract—one of these insurance contracts—they make of it confusion ten times confounded. The worst contract for the insured has been invariably drawn by lawyers who were apparently working in his interest, and I do not think you can find an instance to the contrary. If there have been onerous conditions embodied in that insurance contract, in nearly every instance it will be found out that they have been put there as the result of unsuccessful litigation to carry a point, which was decided by direct abandonment, on the part of the court, of well known legal principles which have never been questioned since the days of Coke.

(Applause.)

Mr. I. S. Blackwelder—

I feel much interest in the ideas presented by Mr. Fricke. They are not entirely new, but they are presented in a very attractive form, and I think are well worthy of our consideration. It is possible, perhaps, to have a policy somewhat shorter than the New York Standard form. I think the New York Standard form has been accepted generally as the best thing that had been offered up to the time it was made, not because it was in any sense a perfect instrument, not because it did not have errors in it and crudities, but simply that it was a sort of landmark, probably freer from imperfections than anything that we had had before. Also, because it produced a certain uniformity among companies, and in the strong hope that by letting the matter rest with that form of policy, we would in the course of time get a certain uniformity, so that the decisions of the courts, when once given, would themselves have a kind of uniformity which had been lacking before. It seems, however, that the difficulty which we have to contend with in all Standard policies is, that at each session of the legislature there is some change made in it. Within the past few years we have witnessed such remarkable changes, so suddenly made and put in force as to make it impossible to comply with them, and which left the people as well as the companies—in one instance, Wisconsin—in a shape where they could not comply with the law, because it went into effect immediately, and it was utterly impossible to get out the policies.

I do not know whether it is possible to have a very short form of policy, and do justice to the property owners. My own impression is that our policies of to-day could not be safely cut down a great deal. Perhaps this basic policy to which Mr. Fricke refers could be so constructed that with the addition of riders it could be made very serviceable. In fact, we have just recently seen a small rider about the size of a policy. I saw the first one a few days ago; that was, as the boys say, a "daisy." And if riders of the size of that, or even larger, are to be tolerated or encouraged and used, then, of

course, we may have our policies very brief indeed. In fact, it looks from this rider, which I have inspected within the last few days, as though a large part of the insurance business had been merged into the rider—and I think it is a very good one—a very good instrument, a great deal better than the policy that the rider is placed upon. If this rider is shown to be good, and to answer the purpose for which it was framed, as I have no doubt it will be, then, indeed, a short form of policy could be used, if we could only have the guaranty from the legislature that they would leave the basic policy alone and allow the rider to be used. I think, however, the difficulty can never be wholly done away with. We will always have our troubles in the interpretation of policies, and we will always have lawyers on the Bench as well as lawyers at the bar—and I yield to none my high respect to the bar—but I am one of those who believe that it is unfortunate for the country that one class of men should have so much to say about any one subject, should have so much to say and do not only with the business of the community, but with the liberty of the people—and this, I would have it understood, is not an attack upon lawyers. It is a fact, however, that every time a case is lost in court the attorney for the claimant immediately goes to the legislature and gets a change in the law, and this is a most unfortunate circumstance in our business. I believe that it is in this way that nearly all of our insurance laws are changed. Any consideration of a change in the policy contract that we might make, we must always keep in mind that at the next session of the legislature this very policy contract probably will be changed, and usually, too, at the instance of some attorney who within the year preceding had been defeated, and who seeks to make the change in order that he may carry his case up and get it through. That is the difficulty we have to contend with in making either a basic policy or any other standard form of policy.

Perhaps it would be better for us if there were no Standard policies; perhaps it would be better if the insurance companies were left alone to make their contracts, as do other corporations. It is, at any rate, a little strange that in this country insurance companies should be singled out as the only corporations for which contracts must be made and put down in the form of Standard policies. However, we have this to deal with.

Mr. Holger De Roode—

There is no good crying over spilled milk. It seems to me it is easily recognized that the difficulty which confronts us is due to the fact that the underwriters have never taken the proper initiative to form anything like a uniform policy for general use.

There is the old Roman saying, that he who would be free himself must strike the blow, and we have never struck that blow, hence it has been left for the States to do what they thought was the

proper thing for us as well as for the people at large, and now that the States have done as well as they have, I think is a matter worthy of commendation, and I see no solution of the difficulties that confront us, except that we should aim through proper committees of influential underwriting bodies to unite with the law-making factors in endeavoring to make a simple and acceptable contract. It is true that the imposition of Standard policy laws has checked the natural evolution of the insurance policy, without which force of competition would have produced a very much more simple contract than we now have.

Now, as I regard Mr. Fricke's paper, I regret to see a tendency to increase the number of riders. That, in my mind, is one of the greatest difficulties we have to contend with, because instead of narrowing down and simplifying the contract, this introduction of riders only complicates matters and makes greater difficulty for the underwriters. It seems Mr. Fricke would like to have a rider referable back to a certain statute for each class of business—one form for country stores, another for dwellings, another for bicycle factories, another for bloomer factories—and, of course, the form that might fit the bloomers would, perhaps, not be just right for the knickerbockers. Now, that is a deplorable condition, and I do hope in that respect, as much as I esteem the high ground Mr. Fricke has taken, I hope that the tendency towards that line of thought will not be crystallized. I hope that the Insurance Commissioners will work for the greatest simplicity in contracts; also, that we shall not be so blinded by past conditions as to endeavor to maintain the present form of policy, in the belief that it is not capable of vast improvement. There are numbers of clauses that might well be eliminated. The courts have taught us, and have taught us rightly, and it is the frank, broad-gauge recognition of those features that will ultimately give us a better and more enduring form of contract.

Mr. Eugene Harbeck—

I would like to have the gentleman name the conditions of the New York Standard form of policy that can safely be eliminated. It is very easy to stand up here and say that our contract can be changed and modified, and to make a general statement. If I understand the New York form correctly, it relates and applies to the basic principles which are necessary to the parties making a contract. It necessarily is broad, necessarily is long. It was the work of a committee composed of the best attorneys and the best insurance men in this business, who labored upon it for months, and under that form of contract the great business of the Empire State of New York has been satisfactorily conducted ever since it was given out. It has been adopted by the leading companies, and is to-day in use where the law does not compel us to use some other form. Now, I have looked through that policy very carefully, and I fail to see where you can take from it any of the conditions and still have a contract that will not lead to litigation and misunderstandings.

Mr. C. P. Engleman—

Time is getting along, and although the discussions are quite interesting, nevertheless I believe it would be pleasing to a great many of us to resume the order of business for this afternoon.

OBITUARY COMMITTEES.

The President—

Before continuing the regular program, I will make an announcement of the committees here, that they may get to work.

Committee on the President's Address—Eugene Harbeck, Otto E. Greely, T. H. Smith, R. S. Odell, Geo. W. Hayes, Eugene Cary, M. H. N. Raymond.

On the death of MR. GEO. F. BISSELL—R. J. Smith, Eugene Harbeck, H. C. Eddy.

On the death of MR. H. J. WEBBER—F. C. Carroll, C. J. Herbold, W. M. Monroe.

On the death of MR. G. EDWARD HERSH—E. F. DeForest, Joseph Hainsworth, W. D. Bradshaw.

On the death of D. J. DECAMP—T. H. Smith, H. P. Gray, D. C. Osmun.

On the illness of MAJOR C. E. BLIVEN—George W. Adams, E. A. Foreman, W. F. Fox.

On the death of J. J. BERNE—J. C. Dietz, Judge D. Ostrander, J. Mabbett Brown.

The President—

Before we proceed, I have a communication from, and have had a personal interview with, Mr. J. W. Monarch, of the American Ball Nozzle Company. I presume you all know about the working of this ball nozzle, though many of you have never, perhaps, seen its practical work. He suggests that as many of you as like—the whole Convention, if necessary—allow him to give a practical demonstration of its workings.

Mr. R. J. Smith—

In this room?

The President—

Hardly here. He is equipping the Deering Plant out here, and if you want to make a motion to take a visit out to Deering some afternoon, he will give you an exhibition there.

NOMINATING BOARD OF DIRECTORS.

Mr. S. E. Cate—

I wish to move that a Nominating Committee be appointed, before

the adjournment of this meeting, for the election of the Board of Directors for the ensuing year and report to-morrow morning.

A Member—

I second the motion.

Mr. Eugene Harbeck—

I understand that if this motion is carried, in accordance with previous custom of this Association, that certain gentlemen will nominate a Board of Directors for the ensuing year, and that from that Board of Directors so nominated by that committee, the officers of this Association for the next year must be selected. Am I correct?

The President—Yes.

Mr. Eugene Harbeck—

If there is any way whereby the selection of the officers of this Association can be made otherwise, I shall oppose this motion. I believe that nothing will so concentrate the interest of the members of this meeting as the fact that a gentleman is eligible to the Presidency or to the Vice-Presidency without being upon this Board of Directors. There may be constitutional reasons why this cannot be done. Of this I am not positive. But, sir, if the election of the officers of this Association can be made outside of the Board of Directors—of course, any member of the Board of Directors being eligible—I am in favor of that sort of legislation.

Mr. Geo. W. Hayes—

Is there any way by which the rule governing this matter could be waived? Will the Secretary read the rule?

(The Secretary here read Section 35 of the By-laws.)

Mr. Geo. W. Hayes—

Does that cover suspension, Mr. President?

The President—

I hardly think it does.

Mr. H. C. Eddy—

The last line you read governs—

(Here the Secretary read from Articles of Incorporation.)

Mr. Eugene Harbeck—

All I want is what relates to the election of officers.

Mr. W. F. Fox—

I wish to say the Secretary has very properly read and interpreted the privilege of this body, so far as new legislation is concerned—the repeal of an existing rule, or the introduction of a new rule. In the event of either of these being attempted notice must be given, but suspension can be made at any time by unanimous consent. So that rule can be suspended at this meeting.

A Member—

I move that so much of the By-laws as relates to the election of officers be suspended.

Mr. H. C. Eddy—

If this is a question of a suspension of By-laws you would be correct, but here is a proposition to overthrow the Articles of Incorporation, which we cannot do, as I take it. The Articles of Incorporation provide for the election of Directors, and the officers of this institution must be selected from that Board of Directors in the same manner as any other corporation in this State. I believe if time is taken to read that part of the Articles of Incorporation which were secured from the State several years ago, that fact would be established.

(Here the Secretary refers to Articles of Incorporation.)

Mr. Eugene Harbeck—

While the Secretary is looking for the rule which governs the election of officers, it occurs to me that if it is found, as I think it will be, that we must elect a Board of Directors, and from that Board of Directors elect the officers—I think it is within the province of this body to elect its President and Vice-President and to have that election confirmed by the Board of Directors, and those men made Directors under the rule. My whole idea is to throw the election of these officers into this room, and not have these officers selected by the Committee.

(Applause.)

Mr. I. S. Blackwelder—

My idea is to offer practically the same suggestion that Mr. Harbeck refers to. There is no doubt about it being perfectly competent for this body to pass a resolution here authorizing us to elect the President and any officer we see fit on this floor, and then elect those gentlemen to the Board of Directors, and certainly the will of this body so expressed would be binding upon the Board of Directors in their action. It is true that in any corporation of the State of Illinois, the Board of Directors have to elect the officers—that ultimately would have to be done under the corporation we have now.

It is also possible for the body to elect their officers and then elect these officers members of the Board, and no Board should disregard the action of the meeting.

Mr. H. C. Eddy—

What the gentlemen suggest can be accomplished, as it has been before in this Association, by the body taking an informal vote and afterwards electing a Board of Directors who would confirm the choice of the meeting in the election of President and Vice-President.

The Secretary—

(Reads that part of the Articles of Incorporation referring to this, and also the By-laws.)

These were originally made by John' O. Willson, R. J. Smith and Judge Eugene Cary.

(Reads Sections 1, 2, 3 of the Articles of Incorporation, and Sections 9, 11 and 12 of the By-laws.)

Mr. Crandall—

Now, what is wanted to be accomplished here would seem to be best brought about by accepting the suggestion made by Mr. Eddy, or it might be accomplished in quite a different way. We might abandon the practice—it seems there is no special warrant for the election of a Board of Directors previously appointed by a committee. These By-laws says a Board of Directors shall be elected by ballot. There are thirteen to be elected, and we can elect them by ballot on nomination, and then if any man wants to be President, or anybody wants him to be, we can put him in the Board of Directors first and then elect him as President. We do not need to adopt that old hackneyed way of electing a Board of Directors by star-chamber process, and have the committee appoint only such men as they want and then force the Association to take them.

Mr. Eugene Harbeck—

Mr. Crandall has expressed my sentiments. He has said exactly what I intended to say. (Applause.)

I move you, as a substitute for the motion made here, that no committee be appointed to elect a Board of Directors, but that the Board of Directors be elected by this body, and that it be a special order of business at 10 o'clock to-morrow morning.

Mr. S. E. Cate—

I made my motion for one purpose, to bring this question before the house. It has been discussed *pro* and *con* by members of the Association, at the hotel and on the street corners. Now, I tried to get an expression on this, and am very glad it came in this way.

Mr. W. O. Chamberlin—

I would like to make a suggestion in regard to this proceeding. Inasmuch as the Constitution provides the election shall be conducted in this way, I suggest that some member anxious for this change give notice at this meeting that the Articles of Incorporation be changed, and the substitution offered be a year from now. Under the present arrangement it would be necessary to change the Constitution in this manner.

Mr. Eugene Harbeck—

Mr. Chairman, I will change that hour to 2:30 to-morrow afternoon.

Motion that the assembly proceed to the nomination of candidates for the Directory, thirteen in number, to-morrow, Thurs-

day, September 26, at 2 o'clock P. M., seconded and unanimously carried.

The President—

The next thing on the program is the paper "Automatic Sprinkler Equipments." The gentleman who is to handle this subject is well qualified to take hold of it. He is a conscientious and devoted student of this subject, and I suppose those who know him will bear me out in this statement.

I take pleasure in introducing our Scotch friend, Mr. Robert Jardine.

(Applause.)

AUTOMATIC SPRINKLER EQUIPMENTS.

Mr. Robert Jardine—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

The record made by automatic sprinklers in extinguishing or controlling fires in all classes of special hazards since their introduction has been a remarkable one—the more remarkable on account of the many known defective and partial equipments which, when the test came, either controlled the incipient fire with losses of varying amounts or proved total failures. Out of 100 per cent. of sprinkler failures collated, about 60 per cent. have been traced in part to fires starting at points where no sprinklers were installed; in discredited systems; from insufficient water supply, and where valves were found closed. Twenty per cent. were traced, in part, to failure of dry pipe valve, or defective and corroded sprinklers, frozen sprinkler systems and bad construction of buildings. In the remaining 20 per cent. no known cause could be assigned for the failures.

Much of the bad work can be charged to an incomplete knowledge of the art; to the greed and the competition of the sprinkler companies; to the employing of incompetent engineers and workmen; to the selling of sprinkler devices to local pipe fitters, and to the assured; also, to the acceptance of such work by soliciting inspectors who, anxious to secure premiums, are willing to accept such risks, provided they were sprinklered, no matter how installed.

If, with such installations, the sprinklers can demonstrate their value as fire fighters, what can we expect of them when more carefully installed in and fully protecting better classes of buildings and covering smaller area, including closets, decks and other places not reached by the regularly placed heads; using larger piping; providing increased water capacity with ample water pressure; and last, but not least, the careful supervision and critical inspection of the painstaking and competent inspector? Have we not a right to expect even better results than those obtained in the past?

In this connection I quote from Mr. S. A. Reed's paper, read before this Association two years ago:

"If an equipment of automatic fire doors, automatic alarm, and automatic sprinklers is properly designed for its duty, and is in adjustment, the limit of loss is absolutely predictable. This is a theoretical proposition hard to controvert."

Also from Mr. R. W. Bourne's paper of five years ago, reading as follows:

"That, notwithstanding the total losses recently experienced, sprinklers are ahead in the West. Not as much as they will be in the future, as we are awaking to the fact that, as I stated in the beginning of my paper, 'automatic sprinklers have come to stay.' But let us use them intelligently. Employ the best means to make them as perfect as possible. Watch them; study them; be not blinded by the simple word 'automatic,' but consider that a reduction in rate, if made, is for value received only, and insist on its value being great. In this way only will the automatic sprinkler protection prove its worth."

Like everything else, sprinklers have their degrees of comparison. Stated in a general way, they are excellent, good, fair, medium or bad. The bad equipment is thoroughly bad, and originally installed to obtain a reduction in rate. Such installation is placed in the cheapest manner. The medium and fair equipments may be classed under one head. Installed in the earlier years, the sprinklers may be badly placed; covering too large a head area; supplied through mains and risers too small, with insufficient water supply or light pressure, while nooks and corners, closets and decks are not protected, and in all probability buildings adjoining or exposing may have no sprinklers. Such equipments may sometimes extinguish, but more often hold fires in check until aided by hose or other fire appliances.

The good installation covers all points needing protection. The sprinklers are placed to cover eighty square feet of wood surface, including all closets, rooms, stairways and elevator shafts, decks, galleries and fixed tables, and are connected to piping of schedule size properly installed, supplied with water from two good sources. An equipment of this grade will have excellent water pressure, but primary water supply may be obtained through a connection smaller than the sprinkler riser. Such an equipment is usually expected to control and extinguish any fire starting within its limits.

Defective equipments give us our losses. Standard equipments furnish our profits. First-class equipments, under proper care, can be relied upon at all times not only to check, but in nine cases out of ten extinguish a fire starting beneath its protection. The tenth case, as a rule, is put out with small loss by private hose, or city fire department. Many losses result from not placing the sprinkler heads properly. In Chicago, particularly, economy of water supply and pressure is studied by having the sprinklers properly placed and covering all out of the way corners. This rule has been rigidly carried

out for a number of years, with the result of fewer heads opening in a fire and decreased losses. Chicago's example can be profitably adopted by other inspection bureaus.

It should not be overlooked that automatic sprinklers are installed to extinguish a fire in its incipency, and if it becomes a fire of any magnitude, it is because the sprinklers have failed to perform their function. That failure may be caused by a lack of water pressure; in many cases it probably is.

The reported general record of fires starting under automatic sprinklers in this country shows an average of about thirteen sprinklers opening to each fire. Of these 70 per cent. were extinguished by the opening of from one to five heads; 25 per cent. between five and forty heads; and about five per cent. above the latter number, in each case successfully checking or extinguishing the fires.

The inspector of the Chicago Board of Fire Underwriters places the average number of sprinklers opening in each fire in his territory at six; the maximum being 141. In the States tributary to Chicago the number of sprinklers opening in eleven good and acceptable equipments for fires reported to date this year exceeded the general average by about two to one, the average being twenty-four and one-half and ranging from one to eighty-eight heads in each fire. In 30 per cent. of these fires not to exceed three sprinklers opened, while not less than twenty-one heads opened in 64 per cent. In seven of the eleven fires reported the sprinklers did extraordinary and valuable work. In the case of a warehouse where twenty-two heads opened the sprinklers did better service than the thirty-seven streams brought to bear on the blaze by the fire department, and, singular to relate, in spite of the large amount of water thrown on the stock, no loss was reported on the building. The loss on stock was \$7,500. A recent fire in the straw-cutting room of a paper mill, filled and piled high with cut straw, opened thirty-seven heads out of the sixty installed; the loss was settled for \$499.37, showing what sprinklers can do under 75 pounds of water pressure at grade. A third fire started in the finishing floor of a frame finishing and warehouse building. The blaze, which was supposed to be of spontaneous origin, soon attacked several barrels of varnish, opening eighty-eight heads on four floors. These, aided by six streams from the fire department, extinguished the fire with a loss of but \$800 on building, while the water damage to stock was settled at \$14,200. The total was but 15 per cent. of the insurance carried. It is conceded that, had it not been for the sprinklers, the loss in this case might have been total on the warehouse and contents, and in all probability the fire would have extended to the main factory adjacent. These fires, and a fourth opening forty-three heads in a jute picker room, successfully extinguishing the fire at a loss of but \$3,000, are quoted as practical illustrations to impress inspectors with the necessity of insisting in maintaining a fairly high standard in sizes of piping, and to have

in the water supply one source at least capable of discharging a good volume at a fair pressure when an extraordinary number of sprinklers open.

When preparing specifications for the materials entering into the construction of bridges and buildings, boilers, etc., engineers and architects compute the strength of the materials to be used on a basis known as the safety factor. This factor exceeds the actual conditions called for under the specifications by five for bridges, four for buildings, while boilers are expected to be constructed of material capable of resisting six times the strain or pressure to be placed in them. Such a factor, in a lesser degree, should enter into all sprinkler constructions. Why should it not? We should know that when we reduce a rate, what we are making the reduction for, whether it is for an equipment that the limit of which will successfully extinguish fires to say about 20 sprinklers, or whether there should be enough capacity in the main pipes, and sustaining pressure behind it, to successfully cope with a fire opening 50 per cent. of the sprinklers supplied through the largest riser. Under the stock companies' schedule, this riser is five inches in diameter, supplying 150 heads. If such an installation will perform the latter work it certainly must the former, and as the companies buy the equipments, they should insist upon receiving the full value for their money at the hands of the sprinkler contractors. The standard of the stock companies is not so high but that it can be carried out where the assured desires first-class protection. It is practical, and not ideal—not so rigid but that it can be adapted to the various classes of hazards to be protected.

Before passing to the consideration of the acceptable equipment it will be well to note that sprinkler heads, however good they may be in the majority of hazards, cannot, for protection purposes, be of much service in those portions of sugar and glucose refineries, rag, straw and sulphite paper mills, metal stamping works, coffee mills, tanneries, distilleries and like hazards, where corrosive vapors abound, which sometimes open but most always seal the sprinkler, preventing its opening by heat. There is no sprinkler on the market to-day that will long withstand such vapors, unless treated with a composition specially compounded to resist such corrosive elements, and then only for a limited time. Until a device is constructed on a principle to resist such elements, the conservative underwriter must regard automatic installations in the various classes of hazards enumerated with more or less suspicion.

The approved automatic equipment consists of installing acceptable sprinklers above the pipes, each head to cover fifty-six to eighty square feet of wood service on all floors of a building, the area being determined by construction, character of occupancy, water supply and pressure. Necessarily open joist construction require sprinklers closer than a plain ceiling, with heads lower to secure

the maximum overhead distribution. This distance may be stated as 3 inches for end and $\frac{1}{4}$ inch fall for each successive sprinkler grading towards the riser. Additional heads are usually placed around and in stairways and elevator shafts; in concealed spaces, closets, under decks, runways, fixed work benches, tables and other spaces which cannot be reached by sprinklers placed under ceilings. This will include grain and flour elevator heads; between elevator legs; in wind and refuse spouts and conveyors, and as the judgment of the inspector may dictate.

In all cases sprinklers subjected to corrosive vapors must be treated with a good non-corrosive compound. Piping must be of good quality, suitable for the purpose intended, wrought iron or steel for exposed and cast iron for underground work. The size of the main piping should be determined by the greatest number of sprinklers on a floor as follows: One sprinkler $\frac{1}{4}$ inch pipe, three for 1 inch pipe, five for $1\frac{1}{4}$ inch, eight for $1\frac{1}{2}$ inch, 16 for 2 inch, 24 for $2\frac{1}{2}$ inch, 40 for 3 inch, 60 for $3\frac{1}{2}$ inch, 90 for 4 inch, 150 for 5 inch pipe. If the number of sprinklers exceeds 150 there should be two risers. For a wet-system in one building, connection may be made to main riser at top and bottom, each connection having alarm check-valves connected to alarm gong. For more than one building, wet or dry system, an underground trunk line will be required. The various sources of water supply should connect into this line, each properly checked against the other. All underground check valves should be accessible. The branch connections from trunk line to lead into each building must connect at bottom of each riser underground, each branch to be provided with shut-off valve having cast iron box, with valve rod and padlocked cover or indicator posts. Shut-off valves are also required on street water main branches in buildings; under tanks, wet alarm and dry pipe valves, and on branch mains passing into adjoining buildings where the area does not require over forty sprinklers on a floor.

Where valuable stocks are susceptible to water damage, shut-off and drain valves placed on cross mains on each floor are needed. When two or more tanks, gravity or pressure, or a combination of both, are used in connection with another source of water supply, check valves will be required at the bottom of each supply pipe, or, if gravity and pressure tanks are placed one above the other, the supply from each can connect in a single pipe, provided the separate supply pipes from each tank are properly checked and a check valve placed at the bottom of the single pipe. All wet systems should be provided with alarm and check valve; each check having a $1\frac{1}{4}$ inch or $1\frac{1}{2}$ inch by-pass. In addition to their value as alarm valve these devices can, by pumping an excess pressure into the system above them, prevent water hammer and giving false alarms; also by their use prevent the deposit of sediment in pipes caused by a variation of water pressure where direct systems are used. Suitable

alarm gongs must be provided for each system; for two or more systems, annunciator and gong so located at point selected as to give the best result.

In cold rooms or buildings dry-pipe valves should be enclosed in warm closets, and care must be exercised to have the ceilings of such closets as high as possible to prevent an accumulation of water on top of the valves from extending outside of the closet and freezing, thus rendering the device useless for protection purposes. All valves must be strapped or sealed open. Shut-off check valves must be of acceptable manufacture, and of straightway pattern. The fittings for piping on risers and branch mains, and elbows above and including 2 inch, to be of water or long turn pattern.

The water supply can be obtained from waterworks mains, gravity or pressure tanks, elevated cisterns or reservoirs, or from fire pumps. If dependent upon waterworks service, street main should not be less than six inches in size, and, when pressure is from light to fair, must be "grid-ironed" or laid in circuit. Light pressure is defined as 25 pounds or under; medium, 25 to 40 pounds; fair, 40 to 60; good, 60 to 80; excellent, 80 pounds and over. Light and medium pressure is not generally recommended unless reinforced by a source of water supply of greater pressure. Gravity tanks can be of wood, iron or steel, elevated fifteen feet or more above the highest sprinkler in the building. No tank smaller than 5,000 gallons capacity will be accepted. If a larger tank is required, its capacity can be determined by multiplying one-half of the number of sprinklers installed on a floor, by the figures 15 (representing gallons) and this product again by 10, representing minutes. The total will represent the number of gallons required. Where area, construction or occupancy call for a quantity of water greater than 12,000 gallons, such quantity with the number of tanks and their location may be left to the discretion of the inspector. Tanks should not be connected with hydrants or stand-pipe service. Where more than one building of a group is equipped, the best practices call for a tank on a separate wood or iron tower clear of all buildings. If such structure by reason of location is impractical, the least hazardous building may be selected. Either altitude gauge, approved low water electric alarm or chain cord and foot gauge tell tale, properly placed on covered pulleys, will be accepted. Steel pressure tanks of a cylindrical form have proved to be an important factor in the extinguishment of many fires. In many cases they are preferred to complete the sources of water supply, particularly in high buildings or where water pressure is light. These tanks are two-thirds filled with water, the remaining third with atmospheric air, charged to a pressure of not less than 70 pounds. They are usually placed on the roof floor, but sometimes are found housed on the roof. Of small water capacity, comparatively, their value lies in the high initial pressure at which they discharge water. They vary in size, ranging from

2,000 to 4,000 gallons of water. Where large areas or occupancy require greater water capacity, two or more tanks can be connected. Good practices call for a separate tank for each building where the area requires a 4-inch riser. If there is more than one tank and more than one protected building it will be found advantageous to connect the tanks together, in the manner already described. Tanks must be provided with air pressure and water gauges.

If a fire pump is selected as one of the sources of water supply, it should be located in a fireproof house separate from other buildings, or placed in a fireproof room in the boiler house, or in room of building equipped, easy of access, and so arranged that the engineer can escape in case of danger. The pump should have not less than one hour's supply of water stored in a cistern, or the supply may be taken from an adjacent body of water. The capacity of the pump will depend upon the area of the protected buildings, and the number of hydrants (if any) it has to supply. It should not be less than 500 gallons capacity per minute for small plants, and up to 1,500 gallons for plants of the largest size. Pumps should have approved steam governors on by-passes, with three shut-off valves for automatic service, and 2-inch priming pipe connecting with special tank, service tank, or city water mains. For the proper protection of the plant the pumps should constantly be in motion, maintaining water pressure on the system at all times, or if the companion source of water supply is graded as good, the governor may be set at about five pounds below regular pressure to operate automatically should the first source of water supply be reduced below its normal pressure. Under such conditions the pump must be tested every day. For the proper maintenance of steam a self-recording gauge with connection *between* the pump and throttle valve will be required, the records of pressure being preserved for inspection. In selecting two sources of water supply, other matters being equal, the sources costing the least to maintain should be preferred by the companies. If city water pressure is light on the upper floors, but sustained by being drawn from larger street mains through a branch connection of larger area than the riser, the secondary source should have a high initial pressure, such as is given by pressure tanks. Where the city pressure is high, and particularly where small street mains are the rule, it may be found best to back such pressure by quantity, as represented in gravity tanks. Where there are no street mains, recourse must be had to a combination of pressure and gravity tanks with the fire pump. If the building is of small or fair area, a pressure of gravity tank or tanks may be found sufficient, but if the building is large, or the plant is composed of a group of protected and unprotected buildings, the fire pump will have to be adopted as the principal agent for supply and pressure to sprinklers, stand pipes and hydrants.

In many improved risks the fire pump forms the principal of the

two sources of supply, but unless means are devised to keep a mechanical check on the assured, it will be found in the majority of cases, even in large plants, the pressure from the pump will not be maintained on systems. Often the pump will be found in bad order. Pumps are sometimes found in a bad location, as was the case in the Collins plant at Jackson, Mich., which burned recently. Secondary sources of water supply must have connection with the sprinkler system as large as the primary supply. They may, and sometimes are, called upon to act as such.

Where buildings are exposed to other buildings or combustible materials, open sprinklers, placed 8 feet or less apart under the roof-eaves of building, and where necessary over and in front of window and door openings. Such an installation will be found to be of service in protecting the exposed buildings. The orifice of the open sprinkler should not exceed 5-16 of an inch in diameter; so constructed and installed as to discharge water inward and upward, covering the entire exposed portion within reach of the device. The pipe schedule used for indoor sprinklers must be followed.

Water supply and pressure can be best utilized by dividing this system of protection into several divisions, the angles of the building perhaps best determining the limit of each division, but each section should not have to exceed twenty-four sprinklers. Water supply must not be taken from the automatic system inside, but from an independent connection; shut-off valves to be placed inside of building.

Such, gentlemen, form the essentials of the approved or standard equipments. Aided by intelligent and careful professional inspections made not less than three times a year, and by weekly inspections by the assured, it is designed to reduce the number of sprinkler failures, and to cut down the losses by fire to the minimum. Standard equipments have always proved a source of profit to insurance companies, and there is no question but that they will continue to be.

The following tables will be found of service to inspectors and field men in their daily work. All of them are copied. Those numbered from No. 4 to No. 9 inclusive, were computed by A. F. Nagle, Esq., M. E., a recognized authority on automatic sprinklers and sprinkler equipments.

TABLE No. 1.
GRAVITY TANKS.

CAPACITY TO EACH INCH IN DEPTH.

Dia.	Gals.	Dia.	Gals.	Dia.	Gals.	Dia.	Gals.	Dia.	Gals.	Dia.	Gals.
6.	17.63	8.3	33.32	10.5	53.12	12.7	77.52	14.9	106.52	16.11	140.11
6.1	18.11	8.4	34.00	10.6	53.97	12.8	78.55	14.10	107.66	17.	141.49
6.2	18.62	8.5	34.68	10.7	54.83	12.9	79.59	14.11	108.94	17.1	142.89
6.3	19.13	8.6	35.37	10.8	55.70	12.10	80.62	15.	110.16	17.2	144.28
6.4	19.70	8.7	36.07	10.9	56.58	12.11	81.68	15.1	111.39	17.3	145.69
6.5	20.15	8.8	36.77	10.10	57.46	13.	82.74	15.2	112.69	17.4	147.10
6.6	20.69	8.9	37.49	10.11	58.00	13.1	83.80	15.3	113.86	17.5	148.32
6.7	21.20	8.10	38.20	11.	59.24	13.2	84.87	15.4	115.00	17.6	149.94
6.8	21.76	8.11	38.66	11.1	60.14	13.3	85.96	15.5	116.37	17.7	151.04
6.9	22.31	9.	39.66	11.2	61.04	13.4	87.04	15.6	117.62	17.8	152.81
6.10	22.85	9.1	40.76	11.3	61.97	13.5	88.13	15.7	118.89	17.9	154.26
6.11	23.50	9.2	41.14	11.4	62.88	13.6	89.23	15.8	120.17	17.10	155.51
7.	23.99	9.3	41.89	11.5	64.00	13.7	90.33	15.9	121.45	17.11	157.16
7.1	24.57	9.4	42.66	11.6	64.75	13.8	91.44	15.10	122.74	18.	158.63
7.2	25.25	9.5	43.41	11.7	65.75	13.9	92.57	15.11	124.04	18.1	160.10
7.3	25.73	9.6	44.19	11.8	66.64	13.10	93.69	16.	125.34	18.2	161.58
7.4	26.32	9.7	44.96	11.9	67.60	13.11	95.50	16.1	126.65	18.3	163.07
7.5	26.93	9.8	45.76	11.10	68.75	14.	95.96	16.2	127.96	18.4	164.56
7.6	27.54	9.9	46.54	11.11	69.52	14.1	97.10	16.3	129.29	18.5	166.05
7.7	28.16	9.10	47.34	12.	70.50	14.2	98.26	16.4	130.61	18.6	167.57
7.8	28.77	9.11	48.14	12.1	71.49	14.3	99.41	16.5	131.95	18.7	169.08
7.9	29.41	10.	48.96	12.2	72.47	14.4	100.57	16.6	133.29	18.8	170.60
7.10	30.04	10.1	49.47	12.3	73.47	14.5	101.76	16.7	134.64	18.9	172.13
7.11	30.69	10.2	50.60	12.4	74.47	14.6	102.94	16.8	136.00	18.10	173.66
8.	31.33	10.3	51.44	12.5	75.48	14.7	104.13	16.9	137.36	18.11	175.20
8.1	31.99	10.4	52.77	12.6	76.50	14.8	105.23	16.10	138.73	19.	176.75
8.2	32.65										

TABLE No. 2.
PRESSURE TANKS.

SIZE.	Water Capac- ity, two- thirds Full.
54 inch x 9 feet.....	750
68 inch x 8 feet.....	800
60 inch x 10 feet.....	1000
60 inch x 12½ feet.....	1500
66 inch x 12 feet.....	1500
60 inch x 18 feet.....	1800
66 inch x 26 feet.....	2000
66 inch x 24 feet.....	3000
72 inch x 28 feet.....	4000

RULE TO FIND CONTENTS OF TANKS.

TAPER TANKS.—Multiply bottom diameter in inches by top diameter in inches; this product by 34; this by the depth in inches. Striking off the four figures on the right gives the contents in gallons.

CYLINDRICAL TANKS AND CISTERNS.—Multiply square of diameter by depth in feet; this product by 47. The result divided by 8 gives the contents in gallons.

SQUARE OR OBLONG TANKS AND CISTERNS.—Multiply length by width and depth; multiply product by 7.48.

TABLE No. 3.
 DUPLEX STEAM FIRE PUMPS.

SIZE.	Capacity in gallons per minute.	Suction Pipe.	Discharge Pipe.	Boilers. H. P. Re- quired.
12 x 6 x 10.....	321	5 to 6 inch.	5 inch.	.....
12 x 6 x 12.....	359	5 to 6 "	5 "	75 H. P.
14 x 7 x 10.....	450	6 to 8 "	6 "	75 H. P.
14 x 7 x 12.....	484	6 to 8 "	6 "	75 H. P.
16 x 8 x 10.....	569	8 inch.	6 "	100 H. P.
16 x 8 x 12.....	600	8 "	6 "	100 H. P.
16 x 9½ x 10.....	767	8 to 10 inch.	8 "	115 H. P.
16 x 9 x 12.....	807	8 to 10 "	8 "	115 H. P.
18½ x 10½ x 10.....	989	10 to 12 "	8 to 10 inch.	150 H. P.
18 x 10 x 12.....	1007	10 to 12 "	8 to 10 "	150 H. P.
20 x 10 x 12.....	1150	10 to 12 "	10 inch.	150 H. P.
20 x 12 x 10.....	1304	10 to 12 "	10 "	150 H. P.
20 x 12 x 12.....	1564	10 to 12 "	10 "	150 H. P.

RULES.

Area of steam piston multiplied by the steam pressure, gives the total amount of pressure that can be exerted. Area of water piston multiplied by the pressure of water per square inch, gives the resistance. Allow 20 to 40 per cent. between power and resistance.

To find quantity of water elevated in one minute, square diameter of water cylinder in inches, and multiply by 4.

To find horsepower necessary to elevate water, multiply weight of water in pounds by height in feet and divide by 33,000. Allow 25 per cent. for water friction and a further allowance of 25 per cent. for loss in steam cylinder.

Fifteen feet of heating surface in tubular boilers equals one horsepower.

Twelve feet of heating surface in flue boilers equals one horsepower.

Ten feet of heating surface in cylinder boilers equals one horsepower.

TABLE No. 4.

PRESSURE IN POUNDS PER SQUARE INCH REQUIRED TO OVERCOME THE FRICTION OF WATER IN EVERY 10 FEET LENGTH OF PIPE, SUPPLYING DIFFERENT NUMBER OF AUTOMATIC SPRINKLERS. UNDER 5 LBS. PRESSURE AT THE SPRINKLER.

Nominal size of pipe	NUMBER OF SPRINKLERS.																		
	1	2	3	4	5	6	8	10	12	16	20	25	30	35	40	50	60	80	100
1/4	2.13																		
3/8	.700	2.80																	
1	.251	.363	1.86	3.30															
1 1/4	.072	.255	.527	.881	1.35	1.95	3.27												
1 1/2	.036	.123	.255	.429	.632	.910	1.58	2.40	3.35										
2	.012	.041	.080	.135	.200	.281	.482	.738	.992	1.77	2.66	4.11							
2 1/2	.....	.....	.....	.062	.097	.136	.210	.312	.441	.750	1.14	1.74	2.45	3.32					
3	.....	.....	.....	.022	.033	.047	.077	.116	.161	.274	.414	.612	.880	1.180	1.49	2.31			
3 1/4	.....	.....	.....	.....	.016	.023	.040	.058	.087	.138	.208	.314	.439	.564	.754	1.150	1.60		
4	.....	.....	.....	.....	.....	.013	.022	.032	.045	.077	.115	.171	.243	.322	.412	.630	.888	1.50	
4 1/4	.....	.....	.....	.....	.....	.....	.013	.020	.028	.046	.069	.103	.141	.190	.245	.363	.514	.910	1.36
5	.....	.....	.....	.....	.....	.....	.....	.012	.016	.028	.040	.060	.085	.108	.142	.215	.300	.524	.794
6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.012	.017	.027	.036	.047	.069	.091	.125	.216	.324

NOTE: { Diameter of Sprinkler outlet, 1/2 inch.
 { Velocity through Sprinkler, 27.2 feet per second.
 { Discharge of Sprinkler, 10.12 gallons per minute.

TABLE No. 5.

PRESSURE IN POUNDS PER SQUARE INCH REQUIRED TO OVERCOME THE PRESSURE OF WATER IN EVERY 10 FEET LENGTH OF PIPE, SUPPLYING DIFFERENT NUMBER OF AUTOMATIC SPRINKLERS. UNDER 10 LBS. PRESSURE AT THE SPRINKLER.

Nominal size of pipe	NUMBER OF SPRINKLERS.																		
	1	2	3	4	5	6	8	10	12	16	20	25	30	35	40	50	60	80	100
1/4	4.17																		
3/8	1.48	5.38																	
1	.473	1.72	3.71	6.33															
1 1/4	.133	.471	1.00	1.70	2.60	3.62	6.37												
1 1/2	.084	.238	.483	.824	1.23	1.72	3.00	4.54	6.60										
2	.022	.072	.150	.255	.383	.530	.916	1.38	1.974	3.335	5.67								
2 1/2	.....	.....	.067	.113	.147	.237	.404	.613	.835	1.43	2.02	3.48	4.93	6.42					
3	.....	.....	.....	.041	.062	.087	.144	.217	.306	.520	.800	1.214	1.70	2.28	3.00	4.50			
3 1/4	.....	.....	.....	.....	.030	.043	.073	.109	.152	.260	.400	.595	.832	1.13	1.44	2.21	3.14		
4	.....	.....	.....	.....	.....	.024	.042	.064	.080	.150	.227	.345	.484	.647	.832	1.25	1.78	3.12	
4 1/4	.....	.....	.....	.....	.....	.....	.024	.032	.051	.085	.126	.192	.270	.356	.450	.700	.983	1.70	2.60
5	.....	.....	.....	.....	.....	.....	.....	.022	.030	.051	.076	.114	.160	.211	.274	.400	.587	.991	1.52
6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.020	.030	.044	.062	.082	.104	.160	.226	.380	.580

NOTE: { Diameter of Sprinkler outlet, 1/2 inch.
 { Velocity through Sprinkler, 38.50 feet per second.
 { Discharge of Sprinkler, 14.32 gallons per minute.

TABLE No. 6.

PRESSURE IN POUNDS PER SQUARE INCH REQUIRED TO OVERCOME THE FRICTION OF WATER IN EVERY 10 FEET LENGTH OF PIPE, SUPPLYING DIFFERENT NUMBER OF AUTOMATIC SPRINKLERS. UNDER 20 LBS. PRESSURE AT THE SPRINKLER.

Nominal size of pipe	NUMBER OF SPRINKLERS.															
	1	2	3	4	5	6	8	10	12	16	20	25	30	35	40	50
1/8	7.87															
1/4	2.80	10.52														
1/2	.900	3.30	7.10	12.40												
3/4	.254	.900	1.91	3.24	5.05	7.09	12.61									
1 1/4	.121	.432	.911	1.57	2.39	3.28	5.80	8.98	12.68							
1 1/2	.039	.136	.285	.487	.730	1.02	1.77	2.66	3.78	6.55	10.28					
2			.126	.210	.319	.448	.756	1.15	1.44	2.812	4.33	6.43	9.00			
2 1/2				.077	.115	.151	.275	.414	.518	1.00	1.518	2.32	3.35	4.37	5.58	8.32
3					.058	.081	.137	.207	.287	.500	.755	1.15	1.60	2.15	2.79	4.23
3 1/2						.044	.075	.114	.161	.273	.413	.635	.884	1.20	1.51	2.34
4							.041	.059	.094	.142	.215	.300	.402	.522	.793	1.08
5														.168	.220	.383
6										.040	.061	.090	.128	.168	.220	.383
															.450	.807
																1.22

(Diameter of Sprinkler outlet, 1/4 inch.
 NOTE: Velocity through the Sprinkler, 54.40 feet per second.
 Discharge of Sprinkler, 20.23 gallons per minute.

TABLE No. 7.

GALLONS OF WATER DISCHARGED PER MINUTE BY AUTOMATIC SPRINKLERS, WITH 1/2 INCH OUTLETS. UNDER 5, 10 AND 20 LBS. PRESSURE AT THE SPRINKLER.

NUMBER OF SPRINKLERS.	5 lbs.	10 lbs.	20 lbs.	NUMBER OF SPRINKLERS.	5 lbs.	10 lbs.	20 lbs.
1	10.12	14.32	20.23	10	101	143	202
2	20.2	28.6	40.5	12	121	172	243
3	30.4	43.0	60.7	16	161	229	323
4	40.5	57.3	81.0	20	202	286	405
5	50.6	71.6	101	25	253	358	506
6	60.7	85.9	121	30	303	430	607
7	70.8	100	142	40	405	573	810
8	81.0	114	162	50	506	716	1010
9	91.0	129	182	60	607	859	1210

TABLE No. 8.

NUMBER OF SPRINKLERS TO EACH SIZE OF PIPE, WITH CORRESPONDING
LOSS OF PRESSURE BY FRICTION, WHEN THE PRESSURE AT THE
SPRINKLERS IS 5, 10 OR 20 POUNDS.

Size of Pipe.	Number of Sprinklers, as Now Practiced by New Eng- land Ins. Cos.	Loss of Pressure every 10 Feet, in Pounds.		
		5 lbs.	10 lbs.	20 lbs.
$\frac{3}{4}$	1	.70	1.48	2.80
1	3	1.86	3.71	7.10
$1\frac{1}{4}$	6	1.95	3.62	7.09
$1\frac{1}{2}$	10	2.40	4.54	9.00
2	18	2.20	4.50	8.41
$2\frac{1}{2}$	28	2.18	4.35	8.00
3	46	2.00	3.90	7.22
$3\frac{1}{2}$	70	2.05	4.07	8.10
4	95	2.05	4.19	8.18

TABLE No. 9.

HEIGHT OF A WATER COLUMN IN FEET, REDUCED TO
POUNDS PRESSURE.

PRESSURE—FEET $\times .433$.				FEET—PRESSURE $\times 2.31$.			
Feet.	Pounds.	Feet.	Pounds.	Pounds.	Feet.	Pounds.	Feet.
1 .....	.433	18	7.79	1	2.31	18	41.57
2 .....	.866	20	8.66	2	4.62	20	46.20
3	1.30	22	9.53	3	6.93	22	50.80
4	1.73	24	10.39	4	9.24	24	55.42
5	2.16	26	11.26	5	11.55	26	60.04
6	2.00	28	12.12	6	13.86	28	64.66
7	3.03	30	13.00	7	16.17	30	69.30
8	3.46	35	15.16	8	18.47	35	80.83
9	3.90	40	17.32	9	20.78	40	92.40
10	4.33	45	19.49	10	23.09	45	103.95
11	4.76	50	21.65	11	25.40	50	115.51
12	5.19	60	25.98	12	27.71	60	138.60
13	5.63	70	30.31	13	30.02	70	161.70
14	6.06	80	34.64	14	32.33	80	184.70
15	6.49	90	38.97	15	34.64	90	207.80
16	6.93	100	43.30	16	36.95	100	230.83

TABLE NO. 10.

AREAS OF CIRCLES.

DIAMETER.	AREA.	DIAMETER.	AREA.
$\frac{1}{8}$ inch.....	.012	$8\frac{1}{2}$ inch.....	56.74
$\frac{1}{4}$ ".....	.049	9 ".....	68.61
$\frac{3}{8}$ ".....	.110	$9\frac{1}{2}$ ".....	70.88
$\frac{1}{2}$ ".....	.196	10 ".....	78.54
$\frac{3}{4}$ ".....	.441	$10\frac{1}{2}$ ".....	86.59
1 ".....	.785	11 ".....	95.03
$1\frac{1}{8}$ ".....	.994	$11\frac{1}{2}$ ".....	103.87
$1\frac{1}{4}$ ".....	1.227	12 ".....	113.10
$1\frac{1}{2}$ ".....	1.767	$12\frac{1}{2}$ ".....	122.71
$1\frac{3}{4}$ ".....	2.405	13 ".....	132.73
2 ".....	3.141	$13\frac{1}{2}$ ".....	143.13
$2\frac{1}{4}$ ".....	3.976	14 ".....	153.94
$2\frac{1}{2}$ ".....	4.908	$14\frac{1}{2}$ ".....	165.13
3 ".....	7.06	15 ".....	176.71
$3\frac{1}{2}$ ".....	9.62	$15\frac{1}{2}$ ".....	188.69
4 ".....	12.56	16 ".....	201.06
$4\frac{1}{2}$ ".....	15.90	$16\frac{1}{2}$ ".....	213.82
5 ".....	19.63	17 ".....	226.98
$5\frac{1}{2}$ ".....	23.75	$17\frac{1}{2}$ ".....	240.52
6 ".....	28.27	18 ".....	254.46
$6\frac{1}{2}$ ".....	33.18	$18\frac{1}{2}$ ".....	268.80
7 ".....	38.48	19 ".....	283.53
$7\frac{1}{2}$ ".....	44.17	$19\frac{1}{2}$ ".....	298.64
8 ".....	50.26	20 ".....	314.16

Mr. A. E. Pinkney—

In view of the importance of the paper just read by Mr. Jardine, and believing that every Inspector needs just such a primer or hand-book with him, I move you that the Secretary of this Association be instructed to have 500 copies of Mr. Jardine's paper printed in pamphlet form for sale to the field men of this Association. We do not want to wait a year for it to come out. We want to get them right away, as quickly as possible.

A Member—

Five hundred would not go round. Make it 1,000.

The President—

I do not know whether that can be done under the auspices of the Association or not. It may be in order to refer a matter of that kind to a committee, to consult with Mr. Jardine, to decide upon the matter. I think if the motion would embody that idea it would meet with general favor; that is, that a motion be made to submit the matter to a committee of the Association, in connection with Mr. Jardine,

Mr. A. E. Pinkney—

I submit to your suggestion and substitute that.

Motion as modified put and carried unanimously.

The President—

The gentleman who is now to discuss the next subject is one of our oldest contributors. While he hesitated when he was requested to meet with us and furnish us with matter from his usual rich store of information, he finally consented, on condition that he would not be required to speak upon any particular question affecting any particular race.

I take great pleasure in introducing to you Mr. C. C. Hine, of New York City, editor of the *Insurance Monitor*.

(Applause.)

THE MORAL HAZARD OF OFFICIAL POSITION.

Mr. C. C. Hine—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

The moral hazard of official position is a title sufficiently undefined and obscure, perhaps, to be misunderstood. It is not my purpose, however, to utter dark sayings nor to open my mouth in parables, but to review some of the peculiarities developed, not by men as men, but by officers as officers of railroad and insurance companies, banks, and other corporations, that have from time to time come under my observation.

It is trite to say that Boards of Trustees and Directors have done, and will probably always do, things that not one of their members in his individual capacity would do. There appears to be a somewhat confused notion involved in divided or corporate responsibility; a notion that the individual is not accountable to God, his own conscience, or any other tribunal for what the officer does; that the official is not blameworthy when he does things from which the individual would shrink. As if there were any real duality in the life and acts of a man. As if the official could do evil and the man be blameless, or do well and the man receive no praise. Judge Kent, the well known jurist, understood this. A man was tried before him for burglary, and the evidence showed that his burglary consisted in cutting a hole through a tent in which several persons were sleeping, and then projecting his head and arm through the hole and abstracting various articles of value. It was claimed by his ingenious counsel that, inasmuch as he did not actually enter the tent with his whole body, he had not committed the offense, and must, therefore, be discharged. Whereupon Judge Kent told the jury that if they were not satisfied that the whole man was involved in the crime, they might bring in a

verdict of guilty against so much of him as was thus involved. The jury, after a brief consultation, found the right arm, the right shoulder, and the head of the prisoner guilty of the offense of burglary. The judge sentenced the right arm, the right shoulder and head to imprisonment with hard labor in the state prison for two years, remarking, as to the rest of his body he might do with it what he pleased. You cannot separate your personal life from your official duty.

We have recently had in New York a somewhat sensational effort to prevent the sale of adulterated milk, which may break down because of the seeming impossibility to identify the guilty parties. The retailer sells milk that is half slops. But, quoting from a local paper, he says: "It wasn't I; it was the jobber. I sell it just as I get it from him." The jobber, in turn, being called to account, says: "It wasn't I; it was the wholesaler." The wholesaler, when the investigation reaches him, stoutly protests his innocence. "It wasn't I; it was the up-country agent." The up-country agent is not to be outdone by any of these. "It wasn't I," he says; "it must have been the farmer. I send the milk down just as I get it from him." The farmer can lay the charge to no one but the cow, and the cow, unable to speak in her own behalf, simply kicks back at the farmer, and so the accusation rebounds down the line again to the agent, the wholesaler, the jobber, and the retailer. Not one of them will confess it belongs to him. Each sends it on to the next. It is always the other fellow who is guilty.

Sometimes, however, a man is led to see himself as others see him, and to make a spasmodic confession of his error. I have been told of a private conference meeting in the New York Board rooms a good while ago, where certain measures of reform were under discussion, and the impediments were said to be the persistence of companies in writing thus and so; the which, if it could be overcome, would work immense benefits. A prominent president who had undergone a change of heart, and was now desirous of securing the proposed reform, advocated it earnestly, but confessed that his former practice did not tally with his present attitude. He admitted that he had heretofore written in the objectionable manner. After the conference adjourned a friend asked him "Why did you do so?" He hesitated a moment and then blurted out, "Because I was a blanked idiot!"

Now that man was not an idiot. He was and is one of the most intelligent of officers; an obliging neighbor; a genial gentleman and a steadfast friend. Personally he was and is everything that one could desire, but he had been afflicted with a sort of official dereliction; he had yielded to an executive ambition to accomplish things by the use of means at which his sense of personal honor rebelled.

This sort of thing in the agency field is mirrored by a vigorous contemporary from whom I quote:

"There has always been surreptitious rate-cutting and getting of business through fraudulent methods. There always will be so long as men who occupy high positions in business think it no discredit to do fraudulent things in order to get the better of a competitor, and whose consciences are so dead that they can sleep at night after committing acts that would haunt a more sensitive man to the day of his death. There always will be so long as the executives of the companies will select men as department managers not for their good reputation, not for their intelligence and their knowledge of the profession, but simply because of their ability to obtain premiums, no matter how!"

I shall only moralize briefly, if at all, as I go along, but will give you all my "wise saws and modern instances" first, and then, perhaps, my deductions from the same. I remark just here, however, that official position seems to beget an indifference to consequences such as the individual man seldom exhibits. I illustrate this by some of the answers made to a circular sent out by the N. Y. Board of Marine Underwriters in their efforts to ascertain the causes of cotton fires along the coast, and to prevent the same. These answers came from various seaboard cities; some of them were as follows:

"Money is made out of the fires.

"All ships which take fire are reconsigned to the parties doing the ship's business, and the captain is well cared for.

"The same stevedore does the discharging; no contracts for lowest tenders are asked for, and everyone is satisfied.

"A representative of the National Board of Marine Underwriters should be appointed, and at every port; he should immediately on the occurrence of a fire take charge of cargo and ship, pay all bills, and award the contract for discharging, wharfage, etc., to the lowest bidder, and thus allow no one to make money out of a fire."

The people towards whom these implications point are more or less in official position; the captain is certainly an officer, and in every case it is the property of other people that is destroyed. The officer, agent, factor, and consignee lose nothing; the ship may sink or the cargo may burn, but so long as the man in official position is "well cared for" he is indifferent to the losses of others.

If you should regard this branding in general terms of a noble class of men as cruel or gratuitous, I beg to remind you that I am not promulgating any statement of my own, but merely quoting from official answers made to official inquiries, by men who were doubtless convinced that they had ample reasons for the expressions that they made use of.

It is proverbial that there is no good faith among the companies—the other companies! Each is virtuous by itself, but each is afraid to trust the other. That was the reason assigned fifteen years ago by a prominent president for rejecting a plan which he invited me to devise for abating the increase of insurance journals, and that is the reason to-day why combined action in any direction is next to impossible. I quote from a circular sent out last May by a company

in response to a circular sent out by another company which suggested that it would not be represented in agencies where there were companies not belonging to the Southeastern Tariff Association. It says:

"Those who try to force such a situation are in the wrong, and if met with determined opposition at the start will soon weaken. Some of the fanatics will insist, but the rank and file will desert the movement, and it will soon 'peter out.' We have had experience with such movements in the past, and we know that a lack of faith among the companies banded together to do this wrong will at once develop, and the whole thing will die from treason and treachery."

Wrong and treachery and treason mean, of course, sentiment and practice contrary to those of the fellow who yells. Orthodoxy is my doxy. Heterodoxy the other fellow's, every time.

I remember one fall, several years ago, riding from New York to Chicago for \$7, and I hear that quite recently there has been a scrap among the railroads between here and St. Louis so that passengers have been carried for 50 cents. These are official moral delinquencies of the most indefensible kind; betrayals of trust that ought to put the perpetrators behind the bars. No one supposes for a moment that these men would trifle with their own interests as they trifle with the interests of others that have been committed to them. If corporate rate wars and other corporate wars were at the expense of the individual men who carry them on, there would be none; malpractices that are declared to be absolutely necessary to "meet the market," and "retain the business" when the losses fall on stockholders, would vanish if their indulgence cut my salary down from twenty thousand to one thousand. Oh, no, I could never see the necessity even with glasses of a thousand magnifying power.

That official position begets cowardice as well as bad faith, recklessness and the other things mentioned, would seem to be amply proved by the recent occurrences on the Pacific Coast. Instead of a California insurance business, let us assume that it is your mercantile business. Your name is Macy in New York or Cooper & Seigel in Chicago; or Claffin there, or Field & Leiter here, and your clerks undertake to sell off your goods at half price and less, and to smash your business and demoralize your customers and run things to ruin generally by the most outrageous and idiotic malpractices. How far do you suppose they would get? Well, I can tell you. They would get as far as the door in a mighty rapid procession with a big boot close behind them! But turn the individual merchant, dependent for success on business intelligence and adhesion to sound mercantile principles and practices, into the president of a corporation with a \$20,000 salary and what would he do? Why, he would draw his pay as regularly as the month came around, and perhaps he would attend a meeting of the P. I. U., or the W. U., and go home and tell his people what an unconscionable lot of rascals and fools he had

been associated with, and the dance of death would go merrily on, and he would sit and gawp at the situation as helpless and as idiotic as the other fellows.

The story that comes fresh from the West of a prominent manager who put six agencies in a single city and gave each agent the authority to write \$5,000 on each business risk he could secure, raiding the business of the other companies and scooping heavy loads of what they formerly covered, and then securing reinsurance of his excess lines from the managers of the companies he had so raided on the very business he had taken away from them, is so grotesque and monstrous that it could not be believed did not other current experiences debar us from disbelieving anything! The person who in a community would do things the equivalent of those done with impunity by the same man in official position would be ostracized, and justly so; he would be shunned as dishonorable and untrustworthy.

If any of you have observed the rebate war in life insurance and have followed it along to the letter of Superintendent Merrill, of Massachusetts, sent out on the fourth of this month, to the presidents of all the life companies, you must have wondered that there should exist even a seeming necessity for that gentleman to invite and exhort the presidents of those companies to coöperate, through a committee or otherwise, to do a thing which was and is within their power to do simply by speaking the word. Commissioner Merrill says:

"Several of the companies are making earnest efforts to compel their representatives to maintain the law; others apparently are making no such effort. If we could have on the part of the companies which really desire to have these statutes respected, action so heroic as to impress the sincerity of the movement upon every life insurance agent, there is reason to believe that the desired end might be reached."

This is diplomatic language; a plain citizen not understanding the methods and not influenced by the results would simply say to his employé, "See here, young man, you have been stealing from, or have been defrauding, other parties, or have been dealing in false faith with them for my alleged benefit! You stop that or I will kick you out quicker than lightning!" That would be a coarse, vulgar way of putting it, but there is probably not a man in the land who thinks he understands the situation, who has the slightest doubt that the whole matter is as completely in the hands of the life officials as the suppositious case would be in the hands of the plain citizen mentioned. Why don't the life officers stop this scandal? Why didn't the fire officers stop the California scandal? Each one will deny his own culpability and lay the blame on the other company! Oh! the wicked things that are done by that monster of iniquity, that confluence of all malpractices, the other company!

You are familiar and I am familiar with the well worn cry "they all do it, and we are compelled to or lose our business." That is the cry with the grocer as he sells imitations and adulterations and puts

his inferior fruit in the bottom of his short-measure baskets. It was the old excuse of Aaron for making the golden calf—"The people are set on mischief,"—as if that were a reason why he should help them on in their mischief! It was the old excuse of Pilate as he tried to wash his hands of responsibility for the death of Christ, which could not have occurred without his coöperation. Pilate, the man, washed his hands, but Pilate, the official, crucified the Lord; and such hands won't wash! The legend has come all along down the ages, and will continue to resound while time lasts, "He suffered under Pontius Pilate."

A man with incipient consumption made application to a life company. The medical examiner promptly turned him down and pointed out the unfitness of the case. But the man had wealth and position and influence, and was withal so important and so weighty that the official staff overrode the medical director and issued a policy. More than this, they withheld the man's name from the rejection bureau and permitted their action to be quoted as a precedent, so that he finally secured \$50,000 of insurance in other companies when he was unfit to be insured for a single cent, and they knew it! These men were just as honest as the law compelled them to be; they broke no statute except the one written in Matthew 7, 12; they drew their salary with serenity, and so far as I know went to church the next Sunday with clean linen outside and clean consciences inside, and stood straight up and praised the Lord for his wonderful works to the children of men! Some years ago a drunkard applied to a Connecticut deacon who kept a grocery, for a pint of rum. "Can't sell it to you," said the deacon. "Why not?" "Because the law won't let me sell less than a quart." "See here, deacon," said the tipsy but altogether logical applicant, "If you ain't any better than the law makes you, you'll go to hell sure."

In the Review of Reviews for this month, a merchant of New York, who is a director in a prominent fire insurance company there, has an article on the Careless Construction and Willful Destruction of Buildings, in which he says:

"Managers of insurance companies pretend to be too busy to devote time to an investigation and the prosecution of criminals. When claims are presented which they have reason to suspect as fraudulent, they are too eager to buy them, especially when it is difficult to obtain sufficient evidence of fraud, and holders are willing to accept a nominal sum. Underwriters should remember that by following this course they not only compound a felony, but encourage arson."

And he illustrates his point by telling of

"a manufacturer who had a fire loss of \$30,000 and intended to claim no more although he was insured for a greater amount, but before he could notify the companies an Adjuster called and offered to pay him \$40,000 for the loss if he would agree to swear to anything the Adjuster proposed. The contract was made, the Adjuster claimed and received \$80,000, and after spending

about \$10,000 in bribing agents of the insurance companies, he made a profit of \$30,000. Swindles of such magnitude do not often occur, but it is no secret that losses of underwriters are increased by rascally collusion between Adjusters for the assured and their own employes."

and this outspoken gentleman concludes by saying that more care should be exercised in adjusting doubtful claims, and insurers should be prohibited by law, as they now are in Germany, from paying a suspicious fire loss until a judicial examination has taken place. Please to understand that not a word of this recital is my own; it was written out and published, as stated, by a New York merchant who is a fire insurance director and takes an active interest in the business of his company. Of course, the Adjuster that he mentions was an Adjuster for the assured—but the Adjusters that he bribed were not! However, this little transaction was away in the East among the effete and corrupt people who dwell there, and no one says that there are Adjusters in the West who ever received and kept presents from parties with whom they had made settlements. Perhaps, however, I may come a little closer home in my next illustration.

A Special Agent found a local agent practicing the old fraud of issuing big policies on mills and reporting them as small policies on dwellings. In this way the local had done the company out of four or five hundred dollars. He had also played the same game with his other companies who for some time had been much pleased with the number of little snug dwelling risks that had been sent them! This Special said to the local, "You make this thing right with us and I will say nothing about it," and the local took the premiums that he had collected on the policies of the other companies that he was defrauding, and "made it right" with that Special, and the Special went away and said nothing! Later on another Special got onto the fraud and promptly notified all the companies that were represented by that local. I do not know the names of either of those Specials. I do not know whether both or either is a member of this Association. The transactions were far enough West for them to belong here, and if the first mentioned should happen to be within the sound of my voice I recommend him to do one of two things: either to reform his deplorable habit of bad faith with his fellows, or else go and invest 25 cents in a bit of hemp, and put it where it will do the most good.

The official positions, gentlemen, are not monopolized by the presidents and vice-presidents and secretaries; and the shaky moral hazard commented on is not monopolized by them either; and purity of life and high integrity of purpose are not monopolized by the men in subordinate places. Don't make that mistake, young man.

Whatever I may have related in illustration of my theme about the loose practices of others, my real concern to-day is for the effect of official laxity upon the rising generation of insurance men. I come in annual contact on the floor of these conventions with hun-

dreds of men, many of them young men, all (nearly) younger than myself, and to them I bring a word of warning. Realize it, gentlemen, that each one of you is in official position; you are as truly, if not as closely, in custody of other men's money and other men's interests as are the managers or the presidents. Rank is relative. Emerson was correct enough when he said that the best thinkers get the best places, but it is equally true that the best men are the true men, whatever their official titles may be, and, if you will permit the Patriarch to conclude with a bit of a personal lecture, I will soon release your attention.

You know just as well as I do the value of a good reputation; and you know just as well as I do that reputation grows out of character; and that character is the sum of the ethical traits, the column-footing of the moral qualities of the man. As these aggregate much or little, as they stand high or low, so is the basis on which his reputation is built. You also know that a man's reputation is usually not very far from what it ought to be; that the public estimate of a man pretty nearly tallies with the secret life of that man. We don't cheat each other much; although, just as all men think all men mortal but themselves, so each is inclined to believe that he knows his fellows better than his fellows know him. That is a mistake and each recognizes it—so far as the other fellows are concerned.

The temptations of the field man are many. Absence from the restraints of home and the home community begets a sort of idea that he is leading the life of a semi-stranger among strangers, and that he is not observed, and what he does away from home does not matter, so that he attends to business; and the smoking habit grows, and the billiard habit, and the poker habit, and the drink habit—these are the worst I hope—but they grow and they gradually become part of a life that they do not elevate, and a little further along the man who yields to them laughs at a joke that he does not tell to his mother or daughter when he goes home, and then, perhaps, he jeers at the man who does not laugh at that sort of thing, and calls him a "Miss Nancy."

I heard of a party of men once, out on a loss case, who, when they discovered that one of their number carried a night shirt, laughed at him and called him a "dude!" I have no doubt they all wore night shirts at home, and men must have their fun, but trifling as the incident may be, I take the liberty of remarking that the man who carries with him on the road his habits of personal cleanliness is likely to carry other things that belong to the same kit; and as cleanliness is akin to godliness, and as godliness is profitable unto all things, I commend the clean linen with all that it implies. Other things being equal, the man with a clean shirt has an advantage over the man with a soiled one.

Moral: Wear clean linen and let it be emblematic of the in-

terior man; so shall the moral hazards of the official positions you may hold exercise the minimum of evil influence upon your lives.

The President—

You will now hear from the other side of the question, that is, the local agent, by a gentleman who is known by all the fraternity of the West, one of the patriarchs also. He is a gentleman who wears clean linen, and his linen is indicative of the gentleman himself.

It is with pleasure that I introduce to you Mr. H. M. Blossom, of St. Louis, Missouri.

(Applause.)

THE PASSING OF THE AGENT.

Mr. H. M. Blossom—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

There have been many interesting and instructive papers read before this Association in the twenty-six years of its organized life; but so far as I know not more than once or twice has anything been asked for from the ranks. The Generals, Captains, Lieutenants, Counselors, Recorders, Journalists, have each had "uppermost seats at the feast"; but that "*numerous*" individual at the base of the imposing superstructure which *your Association fittingly occupies* has seldom been heard.

I wish to say at the outset with all emphasis and all sincerity that I mean to abide with my topic. "The Passing of the Agent" is a thing not wholly accomplished as yet; but it is, as we say, "in process." And no word in this paper will be construed, without cruel injustice to the writer, as personal criticism of anybody or anything. I am surely warranted in stating the facts as they exist—and as most obviously I would not otherwise consent to do—when it is considered that while some companies are, at least temporarily, committed to the movement which *makes my theme* TIMELY, the larger number are not; and some of those who seem to be in limited concurrence with the movement declare themselves to have taken that action reluctantly and only in what they conceive to be a necessary self-defense. Moreover, this is in no way the plaint of a disgruntled agent, for it is due to everybody with whom I am now or ever have been officially connected that I should say in this place, as I must say anywhere, that I have had from my Managers and their immediate representatives only the kindest personal and official consideration. Similarly, I have the pleasure of saying that so far as I know I am entitled to count all the Managers and all the esteemed field men who come to St. Louis, my friends, as I certainly am theirs, without any exception; and therefore it would be impossible

for me "in these few remarks" to "aught extenuate or set down aught in malice." If *the facts* criticise, if the facts argue, if the facts cry out, if the facts point the right way, that is *their* responsibility—not mine. I am not of the class of persons who openly, or in effect, declare that "if the facts do not fit my theories so much the worse for the facts." Indeed, I am not a theorist at all. At this feast I have on my plate *more facts* than I can digest.

There are doubtless somewhere those who will controvert a suggestion that there has been any "Passing of the Agent" in such degree as to justify the phrase. But we are all aware that traditions have long lease of life and that a fixed nomenclature is often applied to things which have so changed in character as to make their continued title a misnomer. If I am right, this is so in the matter we are discussing. In the business world there are almost no facts which stand unrelated to other facts. And so this paper, making no display of "glittering generalities" or well-turned rhetorical periods, has gone gleaning in the hard field of practicalities where *the erstwhile agent*, now *illimitably* duplicated, triplicated, "*multiplied*," and per consequence, emasculated, minimized, shorn and promiscuously "done up," once had his honorable and honoring vocation.

We judge of most things by comparison. And to find out what we mean by "The Agent" we shall first need to look at him and his normal possibilities through the now closing vistas of the past, although we may come to believe with Mrs. Partington, before we are done, that "comparisons are odorous."

It is a trite statement that the earliest scheme of insurance of which we have any record was mainly philanthropic, or humanitarian. It was simply an agreed contribution of the non-sufferers for the benefit of any one in the community of subscribers who might suffer loss. An enlargement of the same idea, yet within the original locality, provided officials to keep the accounts and indicate the settlements. In such case a farther advance, still without traversing the idea or the boundary of simple neighborhood, created a capital for this purpose, freed from the mutuality at first existing, and open to those who chose to pay a stipulated sum for the measure of protection against loss afforded by the fund so created. But the idea of *locality* was rigorously maintained—local stockholders, local directors, local officers insuring the property of men in the locality, whom they locally knew. So thoroughly was this genius of locality the informing and actuating spirit of the day, that when, in the evolution of the business, insurers from other places came into the field, they had mainly to be content with what the local companies could not accept. And as these intruders, then indiscriminately termed by the community "foreign" Companies, thus came forward for a measure of local patronage, they at once sought for representative men—men of intelligence, education, probity, business capacity, social recognition, personal worth. Until within the last ten years

the exceptions to this, under my observation of more than forty years, are so few as to be unworthy of mention.

Twenty years ago a St. Louis agent went to an Eastern city to secure the representation of a company. He had with him the written indorsement of fifteen business men who were in the directory of the local company of which he had formerly been Secretary; as also of the then Insurance Commissioner of the State; of the Governor of the State; and of a number of the best known business firms of St. Louis—all testifying to his intelligence, responsibility, energy and high social and business standing. The Executive Committee of the Company's Board of Directors approved the appointment of the agent, which the president declined to finally consummate until after he had sent their secretary to St. Louis to see for himself and report. To the agent the president of the company said, in substance, this:

"Your recommendations are so positive and flattering that they probably ought to be enough for us; but we are conservative in such matters and prefer our usual methods. If, as he undoubtedly will, our secretary confirms our present view, the appointment will immediately follow. We shall not interfere materially with your management. If the confidence in you of your St. Louis friends is not wholly misplaced, you, on the ground, can better judge of what we want and ought to have than we can at this distance. We shall trust you implicitly, and we know that you will represent us faithfully."

This, gentlemen, is not a fairy tale, although in these days it may seem to some of you to have a deep tinge of romance.

Under relations like these, wherever formed, the agent thus became identified with the company and the company with the agent. The mention of one suggested the other. The agent was depended upon to know the *man protected* as much as to know the *risk covered* by a policy. He had the full confidence of the company on the one hand; and, on the other, his success was largely in proportion to recognitions already described, accorded to him by the community of which he was a part. The insurers reached the business community chiefly by virtue of *its* confidence in *their* representatives, which sentiment was reflected back to the companies through the same familiar and trusted channel. As the system enlarged to meet growing demands, as capital increasingly sought this form of employment, coöperation became necessary; and this was gained through local organizations, essentially without outside interference or dictation. Into these came abidingly, with practical voluntariness, the best-known men of the profession, each bringing his own contribution of experience, intelligence and worthy pursuit for the promotion of all allied interests. Out of such an organization of purely local men, acting supposedly for their own locality, has come many a maxim, primarily adapted to local uses, but now in the broad field, almost universally adopted.

I name "Co-insurance," at this day so widely declared to be a

prerequisite in any system of equitable rating, as having formed the subject of a paper read before the St. Louis Board by one of its members in 1883—an essay which included every point of argument or applicability that the literature of this provision has exhibited since; and nothing of value has been added to it or subtracted from it in later years. The principle of "Non-intercourse," now found to be a salutary necessity, had the same origin; as did also the cognate principle for its enforcement. "Schedule Rating," in the same place and through the same agency, first formed into a coherent system and made of effective application. "Improved Construction" brought to its highest form of efficiency. The law for Standard Sprinkled Risks, so framed and applied as to command the unhesitating commendation of experts of largest knowledge and experience, and pronounced by them unequaled in thoroughness, accuracy and adequacy. Regulations for Electric Lighting, intelligently wrought out and approved by the best electricians and adopted by the electric light plants, which will not turn on the current in manufactory, store, or residence until the owner has the Board's certificate for Standard wiring and insulation—this branch of the Board's Inspection Bureau presenting the unique condition of being in this way more than self-supporting. The rehabilitation of the Fire Department, long waited for and finally accomplished through influences and growths of which the Local Agents were the source and sustenance; so that now, whatever some oncoming peril may disclose of lack of wise oversight in emergencies calling for instant and magnificent generalship, that city has at least a clean Department in which merit and not political pulls is the passport to employment and promotion; with a courteous, Christian gentleman at its head, anxious to do everything to overcome the causes as well as the needless destructiveness of fires, and fertile in suggestion of plans for coöperation with the Local Agents to this end; for the first time in a generation exhibiting the Department so organized that peripatetic liquor-tanks have been wholly excluded and the hitherto familiar occupations of beer-canning, saloon-loafing and dissolute companionships are rigorously annulled—wholesome discipline substituting wholesale demoralization. All this, friends—with much of similar nature besides—the result of the intelligence, fidelity and earnestness of the ready representative Agents acting with a common purpose for the common good.

And these facts of history, homely, indeed, and inadequately told, have only been introduced illustratively, to show, as by the *mere mention* of them it is shown, that the men who *can* do these and kindred things, and do them, are men, not mice—need to be and are men of education, character, capacity, loyalty; men of ideas, opinions, ambitions, who have a purpose in life beyond a mere heterogeneous and reckless scramble for commissions in enforced but unwelcome competition with all sorts, conditions and grades of people; men who, if they have the right to be what they are, have also the right

to ask that co-equal representatives in invested authority shall have some fair alignment of character and ability with themselves.

But it now appears that the system wherein these men and measures had birth and development is unmistakably vanishing. That system was self-respecting and commanded respect, for itself, for its administrators. It put principle above pelf; conscience, above cupidity. With whatever required exceptions as to individuals, this general statement is true. In profession and practice it was comprehensive and alert, with a broad, tolerant and helpful energy. But *consistent enterprise* is one thing. *Up-to-date "hustle"* is quite another. Enterprise towers. "Hustle" burrows. Enterprise is out in "the open." "Hustle" skulks around the street corners. Enterprise demands brains. "Hustle" only requires legs. Enterprise maintains a dignified courtesy. "Hustle" exhibits a brass-mounted cheek. Recently the head of a business firm said to me, "Do you know the man who just went out of here?" "I did not see him," was the answer. "Well, he is an insurance man—he's a 'hustler!' When I kick him out of the front door he sneaks in the back way." This, friends, might suitably characterize a book-agent. Something needful has "gone glimmering" when, as in the instance referred to, it accurately describes an insurance representative (?) on the modern plan. A man who had come to this city of Chicago to reside said to me, after a short residence in this town, "I know, now, the Chicago definition of "hustle"—it means, "do your neighbor." This does not need to be reckoned peculiarly a Chicago definition. It means the same thing in St. Louis or New York. One reason why the insurance situation in the only town I know much about, whatever its badness, is not worse, is that comparatively few of the companies doing business there have entered the lists as "hustlers." Another reason is, that, notwithstanding all the hard knocks which the real agents, described in the first part of this paper, have experienced in recent years, they are not all dead yet. But the trend of things is against them; and while it is not altogether inclusive it is essentially revolutionary. Is any Local Agent now appointed by virtue of any element of character or responsibility he may be supposed to have? In large degree *who* he is and *what* he is has ceased to be considered. Can he *bring premiums*—no matter how he gets them?—this, under the new methods, is the vital question and practically the only one. Females of uncertain age; callow youths, yet in pin-feather adolescence, whose "governors" or relatives have property to insure; whisky politicians, temporarily out of a job; ex-bar-keepers—not always with the "ex"; mendicants, of every grade; sports, "soaks," anybody who in some way, hitherto untried, can *corral* for some "hustler" company a few premiums that otherwise would be the property honorably gained of other companies, are loaded upon the business as full-fledged agents—"reporting to the home office." Yea, more; these so-called "subsidiary" people are hunted up, pulled out

of their holes, endowed with an authority to represent (?) insurance capital and turned loose upon the community in degradation of the great commercial interest—which the first agents with loyal endeavor are trying to save from the dishonoring estimate such practices inevitably create in the public mind. More, still; the “first Agents” often find that, to make this sort of thing “go,” their own field of representation is dwarfed and limited as to subjects, as to lines, as to privileges. More, still; by that philosophy of the mental constitution which naturally disposes it to sustain, even clamorously, any new and doubtful experiment once entered upon, the writings of these “subsidiaries” are taken on by such companies uncomplainingly, where the “first Agent” would be called down by wire. A case in point, illustrating this, was quoted this month in the local Board room by an agent who had a hard risk to place. The real owner of the property could not, for financial (and other) reasons, appear in the policies, which were to cover miscellaneous auction goods in the name of a woman, in a building largely frame, soon to be reconstructed, and carrying a high rate. Every “first Agent” who was applied to declined the risk; while the “subsidiary” agents of the same identical Union Companies wrote the risk, although it was situated within the schedule district where their writing was illegal under the Union rule, and not one policy has been canceled. I do not vouch for this. I give it as it was related in the presence of a score of people by a man who probably told the truth. But whether true in all its details and colorings or not, I believe that it is mainly true. And it is one of simply unnumbered instances of like character with which the “first Agents” are unhappily familiar, showing the trend of things as to the companies which are aggressively “cultivating the field” in “the large cities.” If these things are “done in the green tree, what will be done in the dry?” If this is the dawn of the new movement, what will its noonday be? Are we to have enrolled as Insurance Representatives (?) the Chinaman from his “washee-washee,” the Coon from his cabin, Bridget from her kitchen, the Summer Girl, the New Woman—*et id genus omne*—without regard to “age, race, color, or previous condition of servitude?” If not, why not? If *quite a good deal* of this thing is *so good*, can it be doubted that considerably more would be better?

Of this nature, then, are the forces savagely launched against a method of operations that at least has for its vindication, *even now*, the sanctions of better days, the natural impulses of reciprocal recognition, which are everywhere the potent inspiration to loyalty and fidelity—and the soul of all systems, religious, social, political, commercial, which have in them any cohering factors. We hear it ostentatiously proclaimed that the new concept has come to stay, because it is the new Prophet of profits; that institutionalized insurance transactions are relegated with local authority of all degrees to the domain of the owls and the bats; that the mercantile idea

which makes insurance a commodity like calico or corn, to be traded upon, to be rated up or rated down, according to the law of supply and demand, and not according to any law of hazard or experience, is on top; that what a few companies are compassing, with no insignificant pretensions, while a few others copy their plans, *as far as they are understood*, at a long distance, is really the new régime wherein the agent is to be the back number and the mere hunters for premiums, under whatever title, are to have the call. There are some organisms in which, according to St. Paul, "the uncomely parts have the more abundant honor." This, according to its Prophets, must be one of them; and thereby comes "The Passing of the Agent."

But at this point be kindly hospitable to a mere suggestion, which, if not contained within my theme, certainly keeps close company with it. In the modest town from which, by your invitation, I have come for a day, the reports of the Salvage Corps show for 112 companies about \$2,000,000 of annual premiums. It is probable that there is gathered by a certain class of Mutuals, and by Lloyds and Undergrounders, about \$400,000 besides. Forty or more of the authorized companies are so nearly equals in commercial importance that the public makes very little practical distinction between them. If these forty companies all want an annual income of \$80,000 each, or \$70,000, or \$60,000, and are determined to have it, by "fair means or foul," how are they going to get it? and what will the other seventy-two be saying and doing at the same time, unless, as you see, they consent to be entirely out of business. I am assuming that in all presupposed methods a reasonable coöperation is understood. And obviously enough, under any sort of organization in which "the interest of each is the concern of all," as it is wherever the membership are mutually well-intentioned, no *towering* advantage can be gained by a few which is not secured in a considerable degree at the hurtful expense of the others. So, when forty or more companies make up their minds to have, in St. Louis, an annual income of \$60,000, the smallest sum named in this suggestion, and in furtherance of their purpose, each appoints a few dozen "subsidiaries." It will be interesting to note how, indeed, "The Passing of the Agent" is no longer merely "in process"; and how, in the eager bidding for his small contribution of premiums from "the minimum rated district"—as better offer succeeds better offer from competing companies—each "subsidiary" will have an immediate enlargement of the cranium—and accretion of pocket-money. Thus "The Passing of the Agent" is scarcely more a matter of his being incontinently thrown out than of his being hopelessly thrown down, under conditions which are made for him—which both figuratively and literally are "too many" for him; and nothing can be plainer than that the logical result of the present new methods is to set local autonomy hopelessly adrift; to create a necessity for governing from some central point the movement of events in other communities, with uncon-

cealed contempt of the rights, needs or conditions of such communities and in supreme disregard of that untrammelled local administration which is the heart of American institutions. But friends, many things have birth and growth which do not have maturity. Many things are found at some time "in process" which are never found in completion; and these are generally the things that ought to end at their beginning. Not a few agents there are who will welcome the carrying forward of the new concept, even more widely and more rigorously than hitherto. The more reckless the rush the sooner and more certain the recoil; and when the reaction comes, as it surely must, although chaos may come first, then once more it will be seen that the true American idea which seeks "the largest good of the largest number," in freedom and self-respect, is for institutions as for governments, for Western Unions and Northwestern Associations, country Compacts and city Boards, that regnant principle whose observance brings inclusive happiness and prosperity—whose violation brings comprehensive regret and loss.

It is said that "the blood of the martyrs is the seed of the Church." It is a little hard on *the "martyrs"* just now. But they are waiting, while their undeserved punishment goes on, "cast down though not destroyed," until (still using the figure) the Church—whose Prophets and Apostles I see before me, whether they be of Ephesus or Hartford, New York or Chicago—*shall again "do the first works,"* and then shall arise "fair as the moon, clear as the sun," to the discomfiture of unreckoning Selfishness and Greed, to the enthronement of star-eyed Justice and Equity, wherein all will rejoice together—Companies, Managers, Field Men, Agents—and "The Passing of the Agent" will only be known as a mistake of the past. "So mote it be!"

Mr. Eugene Harbeck—

The meeting of the Committee on the President's Address will be held to-morrow morning at 9 o'clock, in the room off the lobby (naming committee).

I move we adjourn to 9:30 to-morrow (Thursday) morning.

Motion to adjourn seconded and carried.

SECOND DAY.

THURSDAY, September 26, 1895. }
10 o'clock A. M. }

The meeting was called to order by the President.

The President—

Gentlemen, before we proceed, the Secretary has an announcement to make in reference to a member.

The Secretary—

We have one other name for membership, Mr. Wood, State Agent and Adjuster of the Insurance Co. of North America.

At the opening of this meeting we had 436 active members, and Mr. Wood is the sixty-fourth new member admitted at this meeting, which makes the 500th active member of the Association.

(Applause.)

On motion, duly seconded and carried, Mr. Wood was admitted to membership.

The President—

If the Obituary Committees have their reports ready, it is in order to hear them at this time. Before these reports are made, however, I would like to make the announcement that up to this hour Mr. Howley has disappointed us. We have not heard from him, and do not know whether he is on his way here or not. As Mr. Whitcomb, the third member upon the program, is here, and will be ready with his paper in about ten or fifteen minutes, we will be very glad to listen to that.

An invitation was extended the Association, through Mr. Wardle, to visit the Deering Harvester Works, to witness a demonstration of a fire extinguisher.

The following report of the Committee upon the Death of Mr. Geo. Edward Hersh, was read by the chairman, Mr. E. F. De Forest, and adopted.

REPORT OF COMMITTEE ON THE DEATH OF MR.
GEORGE EDWARD HERSH.

MR. PRESIDENT AND GENTLEMEN:

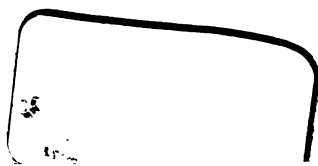
To the list of members of the Fire Underwriters' Association of the Northwest who have laid down life's burden since its last an-

100



GEORGE EDWARD HERSH.

PRESIDENT FARMERS' FIRE INSURANCE CO.



THE

GRAND

Died

AGED 73



In Memoriam.

1895.

George Edward Hersh,

YORK, PA.

President Farmers' Fire Ins. Co.

Died September 3, 1895.

AGED 73 YEARS.

nual meeting, it is our sad duty to add the name of George Edward Hersh, the able President of the Farmers' Fire Insurance Company of York, Penn., who died September 3, 1895, aged 73 years.

He was a man unusually well fitted for the duties of life, bringing to their exercise keen perception, a systematically trained mind, clear judgment, promptness in action, and large comprehension of surrounding conditions. Thus equipped, his unceasing activity made him exceptionally useful in the community which most felt his influence, and will most keenly miss his coöperation. Upright and honorable in every relation, diligent in the pursuits that made up the sum of his busy life, he commanded the respect of his fellows, and wreathed himself with a halo of approbation that typified the man whom the immortal Bryant idealized, when he penned his inspired "Thanatopsis:" "So live that when thy summons comes to join the innumerable caravan, which moves to that mysterious realm where each shall take his chamber in the silent halls of death, thou go not like the quarry slave at night scourged to his dungeon, but sustained and soothed by an unfaltering trust, approach thy grave like one who wraps the drapery of his couch about him and lies down to pleasant dreams."

His underwriting experience comprised twenty-nine years as Director, and twenty-one years as President, of the Farmers' Fire Ins. Co., embracing the most lurid period of the country's history; but fire and panic spent their force against his conservative policy and wise forethought.

He passed away full of years and honors, and bequeaths to those who came within the radius of his example and influence, qualities of mind and heart that cannot be too highly praised, or too closely imitated.

E. F. DE FOREST,
W. D. BRADSHAW,
JOSEPH HAINSWORTH,
Committee.

The following report of the Committee upon the Death of Mr. Geo. F. Bissell was read by the chairman, Mr. R. J. Smith, and adopted.

REPORT OF COMMITTEE ON THE LIFE AND SERVICES OF MR. GEORGE FRANCIS BISSELL.

MR. PRESIDENT AND GENTLEMEN:

Your Committee regrets its appointment at so late an hour as to render it necessary that its report should be so hurriedly written as to preclude the possibility of touching upon many subjects bearing upon the exemplary life and enviable career of our deceased friend. However, his prominence in our profession, his long service

as an Insurance Manager over a vast field, and his superior qualities as a man, render the work of your Committee comparatively easy, except that we greatly fear that we are unable (in the short time allowed us, even if we had the data at hand, and the qualifications needed) to properly set forth, in this brief notice, his virtues, his great abilities, and the sorrow we, in common with all who knew him, feel at his loss.

Mr. Bissell was a pioneer Manager, and among the first to develop the agency system as it exists to-day, and those of us who have followed in his path are exceedingly fortunate in having had so wise, brave and conservative a leader. In a field which was practically untilled when he began, he labored, undisturbed by discouraging obstacles, night and day, to plant and cultivate the vast system of agencies for his company, whose success may well stand as a living monument to his genius.

But he labored also for the entire fraternity of underwriters, and the example of his untiring zeal in the cause of good practices, honest methods and united effort among fire underwriters in the North, West and South, is left us as a rich inheritance, and we should not only honor his name, but follow his advice and example.

Richly endowed by nature with broad-minded and honest good sense, he adopted no "fads" and ignored all the "isms." He was a safe counselor, and sought by every means in his power to elevate his profession and benefit his fellow man.

Underwriters everywhere are deeply indebted to him, and should hold his memory and teachings in the highest honor.

His death occurred on the 25th of June, 1895, at Asheville, North Carolina, and though not unexpected by those who knew of his long illness, came as a painful shock to thousands who knew him, or who knew of him.

At the Annual Meeting of this Association, held in 1891, Mr. Bissell delivered the principal address, and your Committee feels that it can find no more fitting words to say of him, as our departed associate and friend, than those he used on that occasion to describe his own conception of the ideal or perfect Underwriter.

"THE UNDERWRITER OF THE FUTURE.

"Who and what sort of man will he be who climbs the ladder of success? His name we may not impart, but his qualities we may describe. I think, in his case, the rule applicable to poets will be reversed. He will be made, not born; or perhaps, it were more prudent to say mostly made. He will be trained in his profession, commencing near the lower round of the ladder. In it he will acquire the habit of wide observation, and thorough discipline and knowledge. His grasp will extend beyond the mere technique of the business, and take in conditions of finance and trade; the study of men and movements, and their relations to the general enterprise in hand. With quick perceptions, he will combine a spirit of aggressive enterprise and persevering energy. He must possess fertile resources and virility of character; for with

NEW
PUBLIC



GEORGE FRANCIS BISSELL.

GENERAL AGENT HARTFORD FIRE INSURANCE CO.

In Memoriam.

1895.

George Francis Bissell

CHICAGO, ILL.

General Agent Hartford Fire Ins. Co.

Died June 25, 1895.

AGED 68 YEARS.



GEORGE FRANCIS BISSETT.

GENERAL AGENT PORTFORD FIRE INSURANCE CO.

In Memoriam.

1895.

George Francis Bissell,

CHICAGO, ILL.

General Agent Hartford Fire Ins. Co.

Died June 25, 1895.

AGED 68 YEARS.

our frontiers obliterated, the country settling down to fixed and stable conditions, no new lands to explore, capital hungry for employment, and men eager for place, he must cope with a competition not hitherto met, and growing intenser each day. He will be a man of details, never losing sight of the small things in the business. His knowledge of geography will be minute. His bad lands will be thoroughly charted; his debatable grounds carefully surveyed, and his fruitful fields assiduously cultivated. His attitude toward competitors will be that of honorable coöperation in associated efforts, suffering neither selfish prejudices nor aggrandizing purposes to isolate his influence in measures for the general good. He will be a man of economy; for in the more careful ways the future will enforce, neither capital nor the public will tolerate an expense ratio that many consider legitimate to-day. He will be no specialist, working along narrow lines, expecting to avoid the experience inseparable from existing conditions, or the discoverer of remedies for the cure of all difficulties the profession encounters; for the business which he is to direct must be organized on a broad and comprehensive basis. The stability of mercantile and manufacturing credit must, in a large sense, always rest with the underwriter. Hence his usefulness must be available to all, whether in the city or the villages and hamlets of our land, providing they come under proper conditions. He will neither cling to nor discard the old because it is old, nor chase after or reject the new because it is new. Of Napoleonic achievements he will have no dreams, for he will bear in mind that the world has furnished but one Napoleon, and his was Waterloo; and that alleged Napoleons in our own and other walks exhibit a tendency to a like fate. Rather will he, by patient and conscientious devotion to duty, and by subsidizing all proper means to proper ends, strive to reach high position through high merit. He will be an even and well balanced man, not carried away by unusual success nor cast down by unusual reverses, for success and reverses will never cease to follow each other in the life of the underwriter. He will earnestly desire reputation, not through trumpet-blowing, but results. Above all, probity and moral rectitude will hold no mean place in the fibre of his character."

Respectfully submitted,

R. J. SMITH,
EUGENE CARY,
H. C. EDDY,
EUGENE HARBECK,

Committee.

Mr. R. J. Smith—

Mr. Bissell was so conspicuous a man, so prominent an underwriter, and spent so much of a long life in proper ways to elevate the business, that I feel his memory deserves, and we should give it during this session of perhaps the largest meeting of fire underwriters ever assembled, more attention than the mere adoption of a tribute of this kind. I am struck with the force of the remark which was made at one of our previous meetings, that the young men are coming to the front, taking the places of the gray heads. And in looking over this assembly to-day, I see that the majority at least, as was so well said yesterday, are comparatively young men. That the old must pass away, is in the nature of things; but it is equally true that the young

may profitably study the teachings and follow the example of such men as Mr. Bissell.

It is proper and beneficial that we should spend at least a little time in recalling the worth and example of so excellent a man as Mr. Bissell.

It was my good fortune early in my career as an underwriter to be placed often in his company. I became an associate of his, so to speak, in a combined effort of the companies. Although I was never connected with the company he represented in any manner, still, as I said before, we were frequently thrown together. It was my good fortune to learn much of him and much from him.

Many people, perhaps, gained an impression that our deceased friend was of an unsocial nature, and almost unapproachable. Nothing was further from the truth. Those who knew him intimately can testify to it to-day. He was a man who suffered, probably for the last twenty years of his life, from many ills that most of us, thank God, know nothing of; and he was, it might be said, a constant sufferer from disease, yet he labored just the same, and did much that the stoutest man might have thought himself incapable of.

I remember well in March, 1872, when the assembled heads and officers of the National Board of Underwriters met in Philadelphia to adopt what was then known as the "April Tariff." There are some of you who doubtless never heard of that April Tariff, but many of you remember it very well. A number of us from the West were summoned to assemble in Philadelphia, and we met there a week before the Executive Committee came, to criticize and pass upon our work. The object of our assembly was to form some kind of a schedule, or tariff, or basis rates at least, by which future ratings could be made in the West and South. Mr. Bissell took great interest in this work. He believed that the success of future underwriting in America depended very largely upon the work that would be done in Philadelphia in those two weeks. I had long talks with him on the way to Philadelphia, and after we reached there we were placed in rooms communicating and were on the same committee. I remember after three or four days of almost incessant work, upon one occasion, about two o'clock in the morning, I suggested to the committee that nature demanded some rest, and the work we would be likely to do for the balance of that night would be very imperfectly done. The reply that Mr. Bissell made was very significant, and opened my eyes to the great suffering he endured. Quietly, without any complaint, he said: "If it is all the same to you, gentlemen, I would much prefer to work on. I have been in Philadelphia a week and I have not slept three hours during that whole time." So great a sufferer was he from insomnia, yet that was the way he worked, and there are none to take his place. He had a mind stored full of useful knowledge gained from contact not only with Managers, but field men. It was his habit to make frequent trips among his agents for many years, all

through the West and South. He became personally acquainted with many of them, visiting among them, corresponding with them, and before the days of stenography and typewriting, he wrote almost incessantly with his pen. That was the kind of man he was as to detail.

I do not wish to occupy your time, especially in view of the fact that there are present very much more capable speakers upon this subject than I; however, I feel we should not let this occasion pass without referring more particularly to this subject, and in having those who were underwriters during Mr. Bissell's time speak as to his merits.

Mr. C. C. Hine—

Mr. Chairman and Gentlemen of the Association: I was not intimately acquainted with Mr. Bissell, but referring to one of the proper apprehensions of his character, it seems to me as if he were a man with whom few would be intimately acquainted. I knew him in the old times. I knew Mr. Bissell when I myself was on the road for the old *Ætna*—if I should say forty years ago, it would be a little too long, but not very far from it. He had an office away out on La Salle street, so when you came out of his door you came right up to the tunnel that led under the river. I used to visit him there occasionally, and off and on have known him in a cursory way all the time from those old days down to the day of his death. He was a man that I esteemed, that everybody esteemed for his probity of character, for his calm, cool, unruffled judgment that he seemed to bring to bear upon all questions that were placed before him.

I do not think that it would be proper for me to extend my remarks, because that is about the extent of my connection with Mr. Bissell, but I yielded to the suggestion that I say at least this one word.

Mr. H. C. Eddy—

Mr. President: When any gentleman speaks the name of Mr. Bissell in my presence, my heart throbs with a feeling that I wish I could tell. Mr. Bissell was a gentleman not well known by our fraternity, not well known in this Association, perhaps; but, gentlemen, he has often been invited to come with us in these pleasant meetings and to speak to us, as we knew he could. I have in my heart, Mr. President, a feeling I cannot express at this time, so great is my appreciation of Mr. Bissell.

Mr. Bissell delivered an address to our Association, which has been copied in the papers of this country and every other that speaks the English language—an address as fine and as well delivered as any this Association has had the pleasure of listening to, and our profession is progressing in consequence.

Mr. President, Mr. Bissell was to me for a long time an enigma. I came into his presence frequently in my early associations in the West, and always with a feeling of hesitancy, until a gentleman closely

allied with him showed me my mistake, and from that moment I learned to know him as one of the most genial, pleasant gentlemen that I ever met.

He was a man with an austere expression—a repelling manner, perhaps, if that is proper—but when you came into Mr. Bissell's heart you found him a true and genial gentleman. No better man ever lived, and no finer man ever adorned our profession, than Mr. George F. Bissell. Gentlemen, I could speak a week upon this subject, but I will not detain you. I simply want to show the feeling I have in thinking of my friend.

The President—

I presume it would be in order, and perhaps the wish of the majority of the members present on the floor, to add to the additional tribute to Mr. Bissell's memory, by adopting the report submitted by Chairman Smith by a rising vote, if the motion be made. I think it would be no more than right and proper.

A Member—

Following your suggestion, I move that the report of the Committee upon the tribute to Mr. Bissell be adopted by a standing vote.

Motion seconded and carried unanimously.

The Committee on the death of Mr. Jonathan J. Berne made the following report, which was unanimously adopted:

REPORT OF COMMITTEE ON THE DEATH OF MR. JONATHAN J. BERNE.

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

The Great Reaper has again been in our midst, and has laid his hand upon one of our number in middle life, in the full enjoyment of every intellectual faculty, and in the mid-career of manly activity and usefulness.

Jonathan J. Berne, an honored member of this Association, died at Jacksonville, Florida, on February 25, 1895, whither he had gone for his health. The business of fire underwriting loses one of its ablest exponents, and this Association an active and useful member whose loss is deeply and sincerely mourned.

Mr. Berne first saw the light near St. John, New Brunswick, about 58 years ago, where his boyhood and early youth were spent, and where the rudiments of his education were obtained. In early youth he came to the States, where a thorough business education was received. He early chose the business of fire insurance as his calling, and had his first experience with the Phoenix, of Hartford, in the Western department, with headquarters at Cincinnati, under H. M.

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JONATHAN J. BERNE.

GENERAL ADJUSTER TRADERS' INSURANCE CO.

THE MONARCH.

ROYALTY AND REFORM,

GENERAL PRINCIPLES OF THE MONARCHY.

By J. H. B. B. B.

AMSTERDAM, 1874.



JOHN W. WILSON
PRESIDENT OF THE BOARD OF DIRECTORS

In Memoriam.

1895.

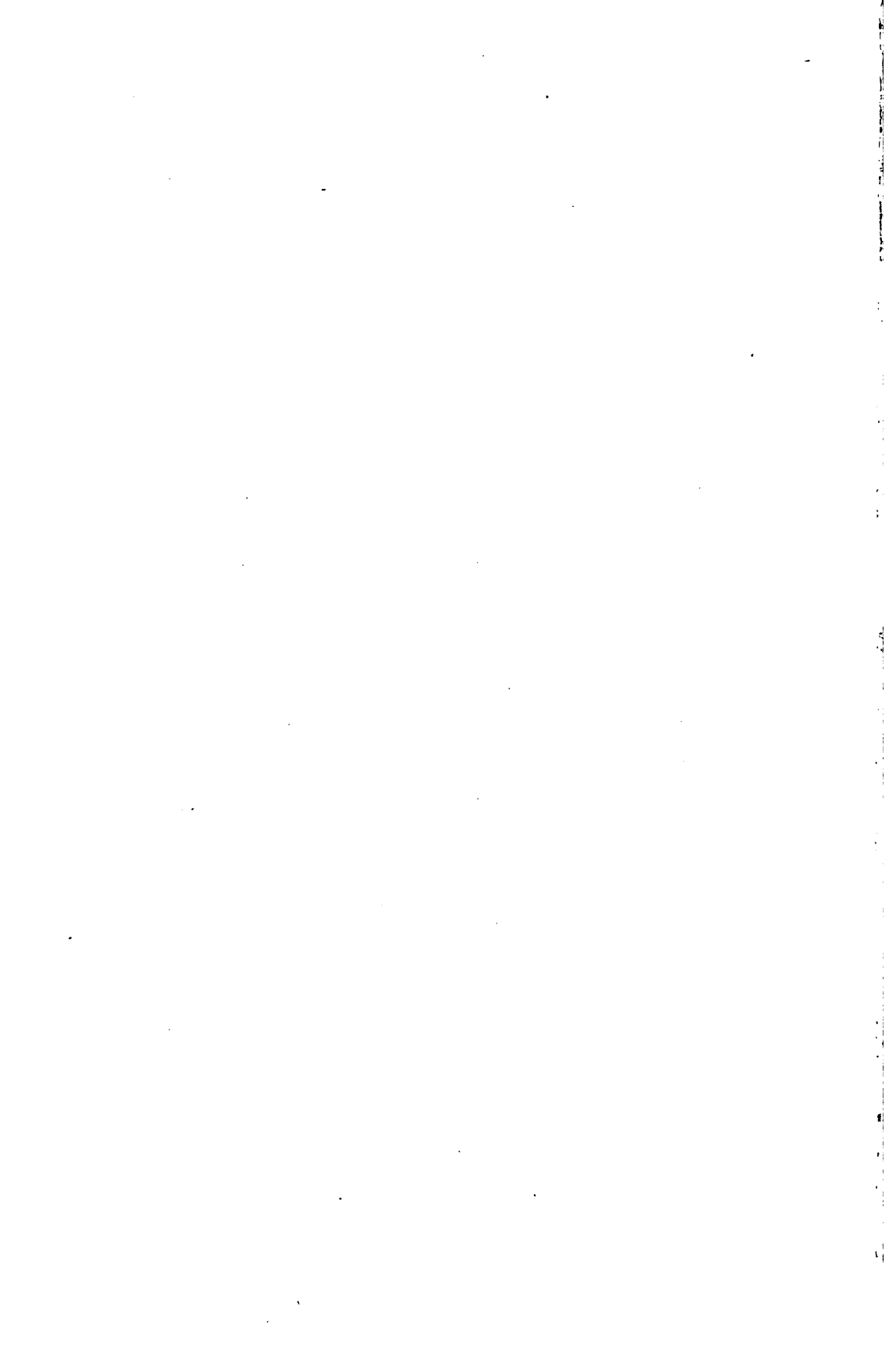
Jonathan J. Berne,

CHICAGO, ILL.

General Adjuster Traders' Ins. Co.

Died February 25, 1895.

AGED 58 YEARS.



Magill, Western Manager, with which he remained as an Adjuster for some years, when he became associated with the well-known J. B. Bennett at Cincinnati, then the General Agent of the *Ætna* Fire. He acted in the capacity of field Adjuster for the *Ætna* in the West until the formation by Mr. Bennett of the famous trio of Cincinnati companies, the *Andes*, the *Amazon* and the *Triumph*. He then transferred his allegiance to these companies, occupying the position of General Adjuster, and as such adjusted skillfully the losses sustained by the great Chicago fire, and later those of the big Boston fire.

Upon the failure of the above named companies he came to Chicago, in about 1874, and for some time did general adjusting, but in 1876, we believe, abandoned it for a career on the Board of Trade. Here he remained, with varying fortunes, until 1882, when he accepted the position of General Adjuster for the *Traders' Insurance Company* of this city, with which he remained continuously until his death.

Mr. Berne found time to write much on subjects connected with underwriting, and his contributions to the insurance journals and to other periodicals were widely read and highly appreciated. Among his works may be mentioned "*Berne's Adjusters' Field Companion*," popular with Adjusters, and received as authority everywhere. He was prominent in the work of this Association, to which he contributed some of its most valued papers at its annual gatherings.

As an Adjuster Mr. Berne has long been recognized as standing at the head of the profession, and his advice and services have been sought as of one whose authority was beyond question. Few, if any, equaled him as an expert bookkeeper in unravelling the tangles of accounts and balance sheets so frequently vexatious and obstructive in loss settlements.

In business affairs he spurned all indirection and subterfuge, preferring loss with manhood and sincerity of purpose to gain without them. His action was most frequently characterized by deliberation and dignity. On special occasions, however, when deeply stirred, he was capable of an impetuosity of zeal in defeating wrong and pursuing the evil-doer that would surprise and alarm less earnest men.

His genius was more that of the philosopher and scholar than the money-maker. He loved books, and found his real life in the society of his family and in the seclusion of his library, where noisy and bewildering concerns never intruded, and where the inspiration of the great writers was always available to create for him larger aspiration and new worlds of thought.

His life thus lived has been unobtrusive, but fully responsive to his friends and to every opportunity for advancing the permanent interests of mankind. Walking in paths often apart from his fellows, Mr. Berne has left an example of a calm and stalwart nature, the influence of a character uncontaminated with the public and private

vices among which he lived. He was a man of such integrity of nature that he turned to the good without effort and never found pleasure in vice, nor pain in virtue. Mr. Berne's work in life was finished early; it was, however, well done. He leaves a widow to mourn her great loss, who has the sincere sympathy of this Association and the entire insurance fraternity.

JACOB C. DIETZ,
D. OSTRANDER,
J. MABBETT BROWN,

Committee.

Gen. R. J. Smith—

Mr. President: I cannot allow this opportunity to pass without attempting, in my feeble way, to pay a tribute to my deceased friend and comrade. It so happened that Mr. Berne and myself were both employed by the same company during the 60's, and my acquaintance with him, therefore, was of thirty years' standing. During the past thirteen years he was in the employ of my company as its General Adjuster, and we were thrown together constantly. I thus learned nearly all about him—or as much as one man—an employer—ever learns of another—an employé. My estimate of Mr. Berne's professional ability, as well as his personal character, has not been hastily formed. I had ample opportunity to study both, and plenty of time to learn his inmost thoughts and see traits which, to the ordinary acquaintance, are not visible.

In many respects Mr. Berne was a remarkable man. He took but little interest in, and was but little amused by, what the great majority of mankind regard as absorbing and amusing.

He was a student up to the day of his death, and found study and reading a pleasure and of great use to himself. Few men were as well informed as he, not only on current events, but on history, the sciences and abstract questions, in the study of which he spent all his leisure hours, often trespassing upon the time which should have been spent in natural rest. Professionally he was the peer of any one, and he was perhaps, in most respects, the best equipped Adjuster of fire losses that has ever engaged in that work in this field, as he combined so many of the qualifications that are necessary to make the efficient and safe Adjuster. He was a lawyer, an expert accountant, a bookkeeper of great experience, and personally a man of good address and naturally a harmonizer—if I may use the word—among men holding dissenting views, and whose personal interest provokes opposition to a conservative middle course.

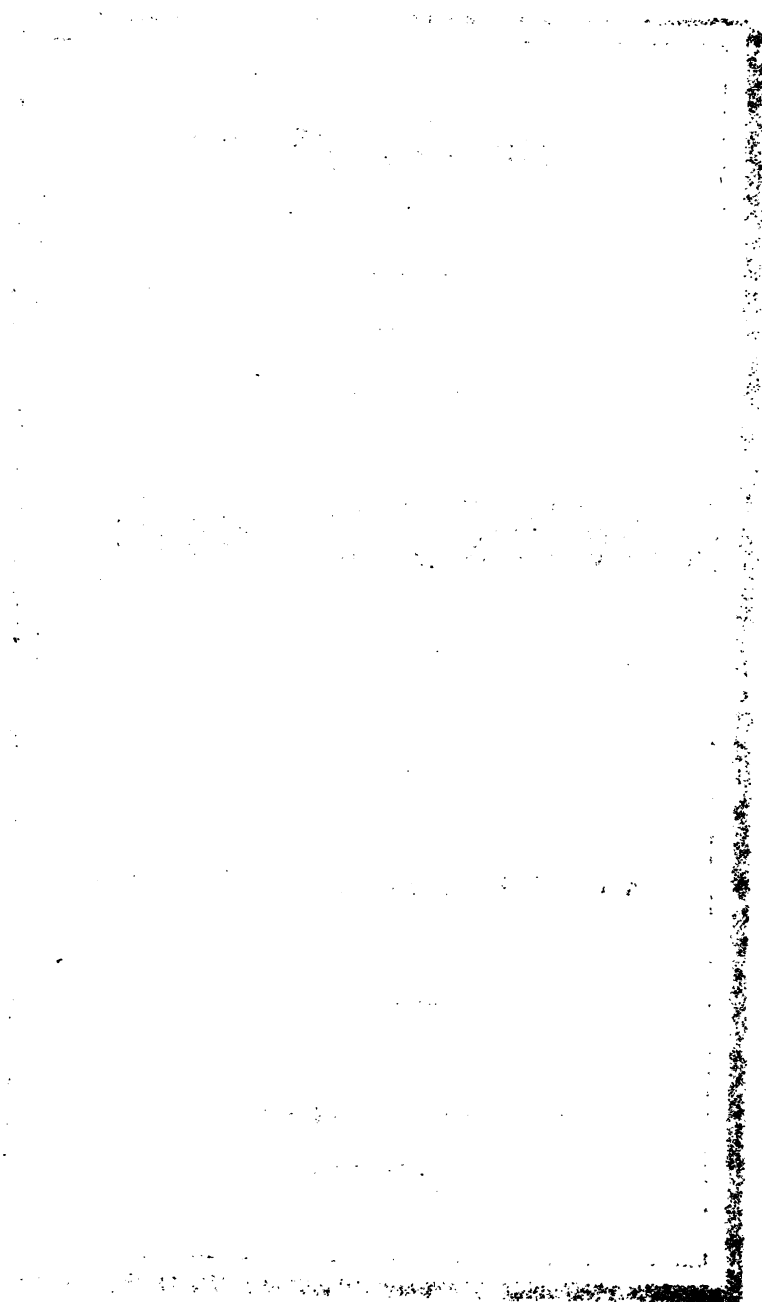
Mr. Berne was also a man of exalted notions of morality, not of the outspoken "holier than thou" order, but of the quiet, effective and discreet kind, who, instead of announcing from the housetops his morality and preaching on all occasions his views on religious questions, preferred to read and study for himself, and having arrived at conclusions, he did not ostentatiously intrude them upon others. As

7-11-1962
CNS



HIRAM F. WEBBER.

SPECIAL AGENT CONNECTICUT INSURANCE CO.





HIRAM F. WOODS

SPECIAL AGENT IN CHARGE

In Memoriam.

1895.

Hiram J. Webber,

DAYTON, OHIO.

Special Agent Connecticut Ins. Co.

Died March 2, 1895,

AGED 48 YEARS.

a friend he was true. He formed his estimate of the average companion slowly, but having once made up his mind he rarely ever erred in judgment, and hence, when he found a friend and put his trust in him, he trusted him implicitly, and defended him against all defamers.

Being industrious, competent, discreet and exercising good sense on all occasions, he was a model employé. No weather was ever found too hot or too cold to deter him from going at once when he was called upon, and no ordinary illness, or danger, ever was allowed to interfere with his work. He had no holidays nor vacations, and was always found at his work, in company with others interested if they could be induced to work with him, but alone if they preferred to rest or play.

Such, in imperfect words and meagre description, was the character and characteristics of our dead friend and comrade. We will not readily find his like, nor will his place be easily filled. His memory shall remain green in our minds, however, and his example must lead us to do many good and noble deeds.

Mr. Jacob C. Dietz—

Mr. President: Death is an unwelcome messenger, especially so when he claims as his victim one with whom we have been closely associated. This thought is impressed upon my mind on this occasion, set apart in commemoration of the death of my late associate and friend, Jonathan J. Berne. Our relations for many years were such that it makes this duty a painful one; but I cannot allow this occasion to pass without paying a brief tribute to his memory. I have not the gift of eulogy, and will not attempt to make one; but I would, while these solemn rites are passing, lay a few garlands of affection on his grave.

I honored Mr. Berne for his many estimable qualities of heart and intellect; for his manly independence; for his quick apprehension of the right, and his firm determination, at all times, to do the right, as power and insight were given him to discern it, regardless of the consequences to himself.

But, although in all these views and opinions my judgment heartily approved and my heart fully sympathized, yet beyond them all I loved him because he was my friend, sincere, earnest and true, and for this I drop the silent tear upon his grave and pay this last tribute of respect to his memory.

The Committee on the Death of Mr. Hiram F. Webber reported as follows:

REPORT OF COMMITTEE ON THE DEATH OF MR. HIRAM F. WEBBER.

MR. PRESIDENT AND GENTLEMEN:

Hiram F. Webber was born at Columbus, Pa., February 14, 1847; died at Napoleon, Ohio, March 2, 1895. Left an orphan when a babe,

he was cared for until 7 years old by an uncle, who was then taken from him by death. From this date, excepting one year spent at school in Clinton, New York, he earned his living at various kinds of work, making his home here and there among friends. At the age of 19, he started a Life Insurance Agency at Corry, Pa., was fairly successful, but through the rascality of a partner was left bankrupt. He, however, was not discouraged, but struck out boldly to recover lost fortune and soon found a field position with the Travelers' Insurance Company. After a short service in this capacity, he commenced his field work in the fire insurance business with the Norwich Union. On April 1, 1885, he engaged in the services of the Connecticut Fire Insurance Company, and remained continuously with them to the day of his death. His work in the field gave him a wide circle of acquaintances, but it was in Ohio in particular that he was best known and appreciated. The news of his death was an unusual shock to all, for he was in apparent robust health, being stricken down while at work and away from his loved ones.

It is only stating plain truths to say that Mr. Webber was faithful to his employers, and that by persistent pluck, untiring energy, rugged honesty and the strictest integrity, he carved out for himself a position in the business world highly creditable.

He possessed to a marked degree a keen sense of native humor, which, coupled with a most kind heart, gave him a pleasing personality that made a deep and lasting impression upon all who knew him best. One of his rare characteristics was the ever-present thoughtfulness of the family at home, the good wife, and little Mary seemed to fill his mind and heart, and to them especially this Association extends its earnest and tender sympathy in their great bereavement.

FRED. S. BROOKS,

GEO. H. BELL,

M. R. MCGILL,

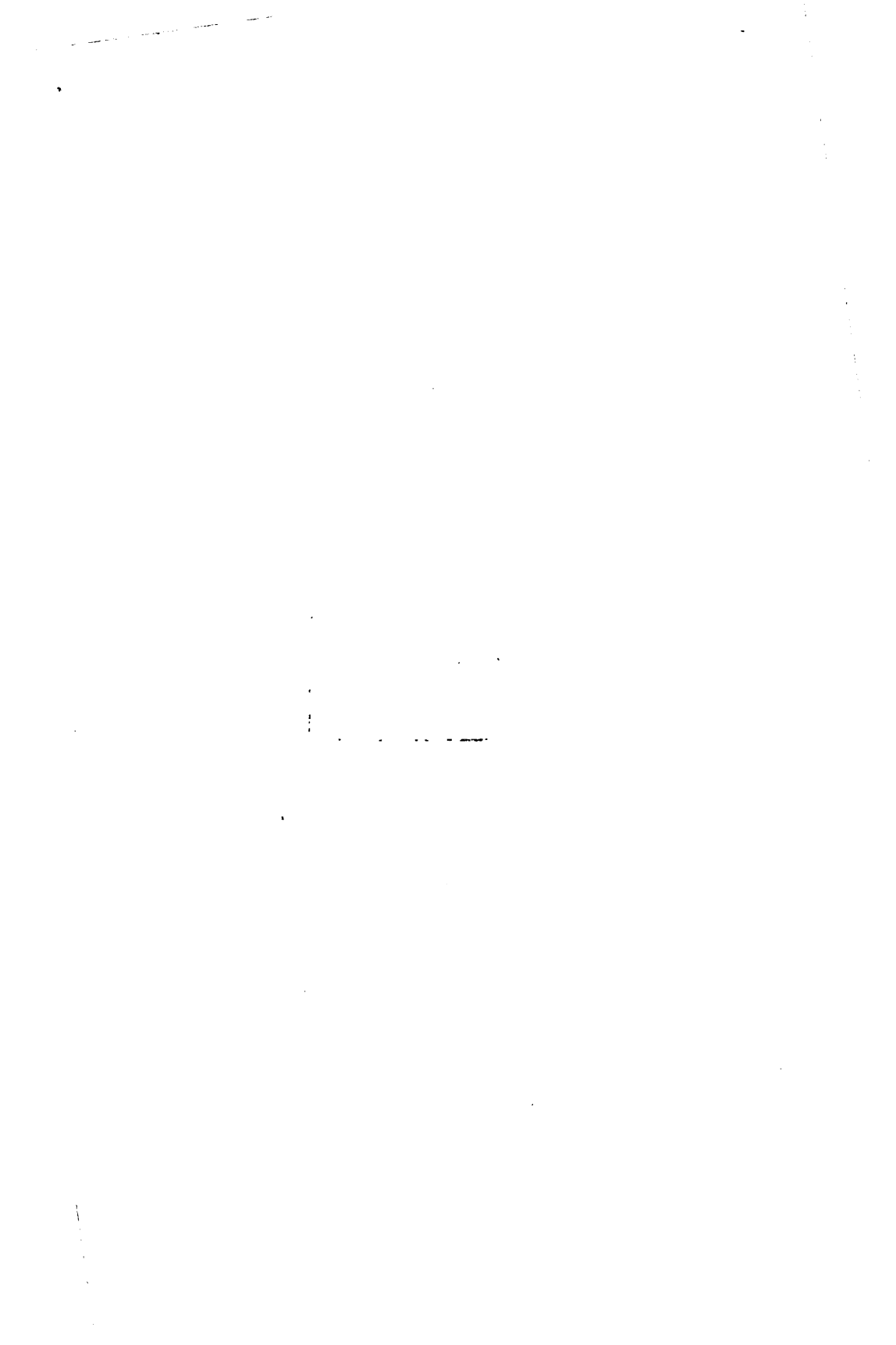
Committee.

The Committee on the Death of Mr. David J. De Camp made the following report:

REPORT OF COMMITTEE ON THE DEATH OF MR. DAVID J. DE CAMP.

MR. PRESIDENT AND GENTLEMEN:

David J. De Camp was born in Cincinnati, Ohio, September 14, 1843, and was educated to the trade of a builder and contractor, and as such made estimates for the Andes Insurance Company after the Chicago fire of 1871. That opened the door for him to the Insurance business and he became Special and State Agent for the Merchants' Insurance Company of New Jersey, and later for the American Central Insurance Company in Ohio and contiguous States.





DAVID J. DE CAMP.

SPECIAL AGENT LIVERPOOL & LONDON & GLOBE.

To: *Mr. [illegible]*

My dear Sir:

I am

very pleased to

David J. [illegible]

SECRETARY

**Special Agent Liverpool & London
& Globe**

Yours faithfully,

[illegible]



W. A. GORDON

In Memoriam.

1895.

David J. De Camp,

SCHENECTADY, N. Y.

**Special Agent Liverpool & London
& Globe.**

Died March 7, 1895,

AGED 52 YEARS.

In 1880, when his brother, J. M. De Camp, came to Cincinnati for the Liverpool & London & Globe, David took his brother's place in the East for the same company, with headquarters in New York State, which position he occupied at the time of his death, March 7, 1895, at St. Luke's Hospital, New York city, where he underwent a severe surgical operation, from the effects of which he died. He was actively in the field till within ten days of his death, and, in the words of one connected with the same company, "was a most active, efficient, capable field man."

In the report of the Executive Committee, almost to a day twenty years ago, for it was made on September 22, 1875, in the list of new members is the name of D. J. De Camp, of Cincinnati, Ohio, State Agent for the American Central Insurance Company.

In 1882, as showing the mutations of this business, Mr. De Camp had removed to the East, but came to our meeting as a delegate from the New York State Association, and the hearty good fellowship shown by that delegation, of which Mr. De Camp was a moving spirit, made it seem the most natural thing in the world to make them honorary members of this Association, and it was so done.

More than twenty years ago the writer first knew Mr. De Camp in Cincinnati, and looking back to those days one can but remember him as he was at that time—a jovial, hearty, cheery presence, which in the later years, moulding in with the dignity that comes with maturity, went to make up a character that was at once attractive and lovable.

In his death the fraternity loses an able representative, his associates a genial companion, this Association an honored as well as an honorary member, the world a man.

To those more nearly connected with him by family ties, the loss cannot be told in words, and while we sorrow for ourselves, our sympathy goes out to them with the sense of a mutual bereavement, and we join them in mourning his loss. *His* loss? rather let us say *our* loss. And though the shades of belief may vary, at least we can all *hope* that in the future "somehow, somewhere, meet we must," and with the spirit of this hope say with the poet:

"Then back again we wish him not,
Whom death to his true home hath led.
Friends leave us; why deplore their lot?
Then first they live when with the dead.
Far o'er the gulf friends, hand in hand,
Roam ever in the Better Land."

Respectfully submitted,

T. H. SMITH,
H. H. WALKER, .
H. P. GRAY,

Committee.

Mr. De Roode—

If there are no other obituary committees to report, I would move that the report of the Committee upon the memory of the late Mr. Hersh be adopted by a rising vote.

Motion seconded and unanimously carried.

TRIBUTE TO MAJOR BLIVEN.

The President—

We will now listen to the report of the chairman of the committee upon the enforced absence of our friend and co-laborer, Major C. E. Bliven.

Mr. Geo. W. Adams—

Resolved, That the enforced absence from our meeting at this time, of our highly-honored associate, Major C. E. Bliven, on account of the serious illness that has fallen upon him, is the occasion of profound sorrow, and that, as expressive of our deep sympathy for him and his family in their affliction, a copy of this resolution be sent them.

GEO. W. ADAMS.

W. F. FOX.

E. P. FOREMAN.

Committee.

The President—

If there is no objection, the Secretary will forward to the members of the family of Major Bliven a copy of these resolutions.

Mr. J. C. Dietz—

I would move the adoption of this report by a rising vote.

Motion seconded and unanimously carried.

The President—

You have before you the State Fire Marshal of the State of Massachusetts. This being the first State to take action of this kind, I am sure you will take much interest in the excellent paper that I know Mr. Whitcomb will read.

I have the pleasure of introducing the Honorable Charles W. Whitcomb, of Boston, Fire Marshal of the State of Massachusetts.

(Applause.)

OFFICIAL FIRE INQUESTS.

Mr. Chas. W. Whitcomb—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

INTRODUCTORY.

In making the effort which I have in order to be with you to-day, I must confess that I have been actuated more or less by a spirit of selfishness; that is, I am lonesome—not personally or individually, but as a State Fire Marshal I am officially lonesome. The State of Massachusetts, since the establishment of the Fire Marshal law, looks in vain over the statute books of her sister Commonwealths for a similar law, and she likewise feels lonesome—not the lonesomeness of the unhappy or the oppressed, but the lonesomeness of the solitary mountain traveler who is so fortunate as to reach the summit of the Alps in time to catch one of those entrancing views when the neighboring snow-capped peaks are bathed in all the glowing gorgeousness of an Alpine sunset. Surely, the scene is a grand one; but how much greater the solitary traveler's enjoyment had he a friend or two with him to share his pleasure. Massachusetts is the solitary traveler, and she now beckons to her sister States to come with her to the summit of advanced legislation and enjoy with her the benefits and advantages of a State Fire Marshal law.

OFFICIAL FIRE INQUESTS.

From the time of the first attempt to determine the circumstances and origin of a *malicious* incendiary fire by unauthorized coroner or sheriff in the year 1297, until the birth of Fire Insurance in 1681, which brought with it the *fraudulent* incendiary, or the incendiary for gain, and from that time down to the present day scarcely any economic subject has provoked a more extended and more favorable discussion in Parliaments, National and State assemblies, Social Science gatherings, Commercial and other organizations than "Official Fire Inquests."

Although the principle and theory of fire investigations appears to have been generally approved, the discussions seem, for some unaccountable reason, to have been productive of but little practical benefit to the community, and to have resulted in little else than talk, outside of arousing from time to time a righteous indignation in the breasts of various social scientists, because National Governments had not given the matter more serious attention.

In 1825 a sort of incendiary epidemic prevailed at Glasgow, which was practically put an end to as soon as the sheriff began a systematic inquiry into the causes of all fires.

By the year 1868 the custom of making inquiry into the cause of every fire had become crystallized into law in the principal cities of

Germany, Denmark, France, and Russia, and losses were not paid to suspected parties until the inquiry was concluded.

Hon. Cornelius Walford, Fellow of the Royal Historical Society, and a prominent member of the National Association for the Promotion of Social Science, says that "it is the duty of every truly enlightened government to cause an official inquiry to be made into the cause of every fire whereby life or property is endangered or destroyed." He states that in several countries such inquiries are held, and that insurance companies are requested not to pay any claim in respect to property destroyed until the result of such inquiry is known to all interested. In a paper read before the Statistical Society by the same gentleman, he regrets that "no reliable statistics are obtainable as to the amount of property destroyed by fire," and says that "it seems strange beyond all power of expression that the constantly recurring devastations by fire have never yet sufficiently interested the governments of civilized nations to have caused the adoption of a simple statistical record, if nothing more than one giving an aggregate number of fires, their causes as nearly as can be ascertained, and the amount of property destroyed."

He informs us that at that time (1877) Russia was the only country in the world where such statistics were collected. He considers that "it would be of very great advantage to a nation to have the benefit of the education of such statistics, which would show, among other things, the degree of contentment and other conditions of its people."

In 1857 the New York legislature gave authority to local coroners, upon the request of the president of an insurance company, or two freeholders, to hold an inquest into the cause of fires.

In the year 1867 the legislature of Massachusetts enacted a law (Chap. 216 of the General Laws of Massachusetts) providing for the holding of fire inquests. Under this law, when property was destroyed by fire, if a complaint was subscribed and sworn to by any person before a police court, alleging that reasonable grounds existed for believing that the fire was caused by design, and the mayor and a majority of the aldermen of a city, or the selectmen of a town, in which the fire occurred, certified in writing that, in their opinion, the cause was a proper one for investigation, such court proceeded forthwith to issue a warrant for the summoning of a jury to inquire when and by what means the fire originated.

Laws similar to the above were passed in many of the other States, but in all of them, as in Massachusetts, the law became practically a dead letter and of little value. Prudent citizens were not willing to assume the responsibility of taking an oath that a neighbor's property had been set on fire by design, and at the same time, perhaps, make their own property a target of the same incendiary torch which they might complain of. It therefore became apparent that, in order to remedy these defects, the law must be made general,

and that *every* fire must be investigated. In accordance with this view the Massachusetts legislature, in the year 1889, took a step forward by declaring that in *every* case of fire where property was destroyed, the Fire-Engineers, where there was a fire department, and where there was no such department, the Board of Selectmen, should, within two days of the occurrence of the fire, make an investigation as to whether the fire was the result of carelessness or design, and that within two weeks should report the facts found to the city or town clerk, who should make a record thereof and at the end of the year report the same to the Insurance Commissioner. The same act also provided for an inquest, when the examination above referred to furnished reasonable grounds for believing that the fire was caused by design. What was the result? In more than ninety per cent. of the fires which the town authorities, after an investigation, reported to the town clerk and Insurance Commissioner as being incendiary, they had neglected or refused to hold an inquest, as the law required them to do, and the criminals went free without even an attempt to make out a case against them. There appear to have been two reasons on the part of the town authorities for their failure to comply with the law in this respect. They said that, inasmuch as they must first have reasonable cause to believe that the fire was the result of design before holding an inquest, the holding of such inquest might be construed as a reflection upon the character of the party whose property had been burned, and that they did not wish to take the responsibility of casting what might prove to be an unjust suspicion on a fellow-citizen. Moreover, the suspected party might be a heavy tax-payer whom it would not be policy to offend, or he might be a prominent politician, to step on whose toes in this way might land the town-official out of office at the next election, or prove a stumbling-block to his future political ambitions. Again, the suspected party might be some reckless and unscrupulous dare-devil, who might be tempted to seek revenge on the authorities who had the temerity to say that they believed his fire was of incendiary origin, by setting their property on fire. Hence it became evident that if an investigation of fires was to be made a success, the investigating power must be placed in the hands of some official *entirely removed from the influences of local prejudice, fear or favoritism*. And just here is where I find what seems to me an objection to the proposition to have fire investigations put into the hands of local coroners, although such plan would undoubtedly be vastly superior to many of the old methods. Again, these town authorities said that an inquest with a local jury would, in all probability, be unproductive of any result, and that they could not afford to put their town to the expense of summoning juries and witnesses, paying counsel-fees, and the other expenses naturally incidental to the holding of an inquest. What, then, was to be done? Massachusetts offered no exception to the epidemic of appalling fire-waste which was sweeping over

the country. In the year 1893 she suffered a loss of \$12,000,000 by fire, fifty per cent. of which was attributed to incendiary and unknown causes. In his annual report for 1893, Insurance Commissioner Merrill suggested, as he had previously done in other reports, that "in view of the results following the excellent work of the Fire Marshal of the City of Boston, the powers and duties of that officer should be enlarged so as to apply to the entire Commonwealth."

By way of explanation, let me diverge for a moment to give you, in a word, a history of the City of Boston's Fire Marshal's office:

In the year 1886 a few prominent insurance men of the City of Boston, headed by Osborn Howes, Esq., secretary of the Boston Board of Underwriters; John C. Paige, Esq., and others, appeared before the Massachusetts legislature and asked for the establishment of a Fire Marshal's office for the City of Boston. Their tale of woe amounted practically to this: The insurance companies are paying out yearly a large amount of money on account of fire losses in the City of Boston. In addition to this, the State of Massachusetts exacts from us a tax on premiums received for writing fire-risks throughout the State, and the amount so collected by the State on account of our Boston business alone amounts to over \$50,000. "Now," these gentlemen said, "we do not necessarily complain that this tax is an unjust burden, but we find on looking over the statistics that from thirty-three to thirty-five per cent. of the fires which go to make up the annual Boston fire-loss are of incendiary and unknown origin. We therefore ask you to create an office for the thorough investigation of fires in the City of Boston, and to allow, for the support of such office, a sum of money not to exceed twenty-five per cent. of this tax which we annually pay into the State treasury on account of our Boston premiums."

The legislature heard the appeal, enacted the law creating the office, and in November, 1886, having received the appointment, I laid aside a portion of my law practice and started in on the (to me) novel profession of fire-bug hunter. I found that the provisions of the law gave the office a character, if not anomalous, certainly unique; that the duties, while to a certain extent those of prosecuting attorney, were at the same time quasi-judicial; every fire must be investigated and reported on as to its cause and origin; when the Marshal deemed it advisable, he was to take the testimony on oath of such witnesses as he might choose to summon, and, after having it reduced to writing, prepare the case for submission to the District Attorney. The Marshal was invested with full power to subpoena witnesses, and to administer and verify oaths. What did this office, clothed with such judicial, prosecuting and investigating authority, accomplish? For a period covering five years after the establishment of the office convictions for incendiarism increased over four hundred per cent. and *this in the face of a very material decrease in the number of incendiary fires.* The annual percentage of incendiary and unknown fires was

reduced from *thirty-three per cent.* to less than *five per cent.* The thorough investigation and special report by the Fire Marshal's office of the disastrous fire on Thanksgiving Day, 1889, resulted in the speedy adoption of a new code of building laws for the city, which will be of inestimable value in preventing large losses by exposure in the future. The number of Polish and Russian fires was reduced from twelve per cent. of the total number of fires to four per cent., and the percentage of incendiary fires occurring among these people showed a signal decrease. The moral effect of the existence of the office undoubtedly accomplished much in deterring would-be incendiaries and *preventing* crime. Therefore, taking into consideration what they believed to be the beneficent results produced by the City of Boston office, and the unsatisfactory working of the Fire Inquest law as applied to the rest of the State outside of Boston, the Massachusetts legislature of 1894 decided to institute the Boston system of fire investigations throughout the State, and accordingly enacted the present State Fire Marshal law.

It may be well to briefly outline the general plan upon which the State office has been organized, as set forth in my first annual report:

The State is divided into ten districts, the City of Boston constituting one of these, and the remainder of the State being apportioned among the other nine. Each of these districts is in charge of an aid, located so far as has been found practicable to do so, in the central portion of the district. Every fire occurring in a district is reported either by the Board of Selectmen or the Board of Engineers (according as the law applies to each particular city or town), to the aid of that district, upon printed blanks furnished by the Fire Marshal's office. It is the duty of the aid so notified to at once proceed with an investigation, and to report at the earliest opportunity the result thereof to the head office in the City of Boston. The reports of the aids contain complete information as to the circumstances attending the origin of a fire, the loss occasioned thereby, and when deemed advisable, suggest the holding of an inquest, at the same time furnishing a list of witnesses, the estimated value of property destroyed, etc. After an inquest and the obtaining of such additional evidence as may be possible by extraneous investigation, a finding is made, and when the facts warrant it, an arrest follows, the party is then prosecuted in the lower court, and, if held, the case is prepared for presentation to the District Attorney and to the grand jury, and then to the Superior Court, if an indictment is found.

Nor does the work of the Fire Marshal's office end with such investigation and prosecution. A complete indexed record of every fire, its cause, the particulars obtained during the investigation, the evidence given at the inquest, the previous fire record of the occupants and owners of the premises where the fire occurs, etc., is kept on file in the office, from an inspection of which landlords, insurance companies and the public generally may often obtain pertinent in-

formation regarding applicants for insurance or credit. While, of course, the principal direct advantage from such records would undoubtedly accrue to insurance companies, the indirect benefit to the public would be no less great, not only on account of the obvious interest of the public in having the insurance loss reduced to a minimum, but also because the destruction of lives and *uninsured* property often results from the work of an incendiary who would not have been an incendiary but for the possession of an insurance policy. I find, on reviewing the fire investigations held during the last seven years in the City of Boston, that seventy-five per cent. of the criminal fires were cases of incendiarism for gain, and that of the total number of fires set for the purpose of swindling insurance companies, over sixty per cent. were the work of would-be insurance defrauders who had *a record*; i. e., sixty per cent. of them had previously collected, or attempted to collect, insurance from one to four or five times, and in one instance twenty-two times, on fires which were believed to be incendiary, or at least were looked upon as so suspicious and unsatisfactory that the best settlement possible was made by the insurance company and the policy canceled. With the records of such parties on file in the Fire Marshal's office, and accessible to insurance companies, the acceptance by a company of a risk on one of these "repeaters" ought to be looked upon as criminal negligence. These records should, if properly kept, furnish the public with much of the usefulness and many of the benefits of a mercantile agency; and right here becomes apparent the desirability of having similar Fire Marshal offices established in other States, for not only would such offices prove of inestimable assistance to one another in tracing out peripatetic fire-bugs, but they would prevent certain misgivings which we now have in knowing that, while a person's record for fire-insurance swindling in Massachusetts may be such as to force the swindler to practice his nefarious calling elsewhere, we have, by making such record known, only driven him across the State border to prey upon the lives and property of a sister Commonwealth.

Right here I wish to make a criticism (one of many which I might make, did time allow) on the insurance companies—a criticism which I know, by aggravating experience, to be just and well-founded. I have in mind many instances where insurance companies, in their anxiety to settle small losses and get the matter off their books, have made payments to parties against whom a criminal case was being prepared, thus enabling the guilty party to leave the State and get away from the surveillance of the authorities. Insurance companies should make it a rule to refuse payment in all doubtful and suspicious cases until the investigation required by law has been completed. Let it once become generally understood that the companies make it a practice to contest all fraudulent claims instead of compromising them, and thus show the incendiaries that there is *no*

profit in the business of fire-setting, and you will have accomplished all that a term in State's prison could do for their reformation. Nor do I, after taking into consideration the unsuccessful experience of many companies in settling unjust claims, owing to the prejudice of the ordinary jury against insurance companies, put the blame for these defective methods of settlement entirely upon the insurance company. On the contrary, I think that the public is deserving of censure, in no small measure, in such cases. Let the public eradicate the false but popular impression that insurance companies are soulless, greedy, and unfair corporations; let the public give the companies its moral support; let the public encourage them to defend their rights and the payment of unjust claims; let it educate the people, and consequently court juries selected from the people to see that their interests and those of the insurance companies are really the same, one and inseparable; let it show them that the insurance companies are merely the agents of this same public, charged with the disbursement of public funds, and that whenever an insurance company is defrauded or swindled the loss must eventually be paid by the public, and that every member of the community must bear, directly or indirectly, his share of the tax: then, perhaps, the people will begin to appreciate that the humblest laborer as well as the wealthy merchant is interested in reducing this terrible fire waste by which our municipal, State and national prosperity is being annually sapped.

While on the witness-stand I have at times been represented as being a friend of the insurance companies and asked if I am not trying to help an obstinate corporation in its attempt to avoid the payment of an insurance claim. I answer, "yes." And I am not afraid, when the insurance company represents the people and the people's money, as I know it does, to stand between the people and the insurance-swindling incendiary. No one recognizes the many defects, sins of omission and commission, on the part of insurance companies, their agents and adjusters, more fully than I. Nor have I hesitated to call attention to these, both in private conversation and public print whenever proper opportunity offered. But I also appreciate the fact that it is my bounden and official duty to *repress incendiarism* so far as in my power may lie. The most effective method of doing this is, of course, to send the incendiary to State's prison, and this is done whenever possible. There are, however, many cases (and no one can better appreciate this fact than you, gentlemen, engaged in the insurance business) where, although the guilt of the suspected party is practically assured, there is not sufficiently strong legal evidence available to convict him in a criminal court, where the swindler is not obliged to take the witness-stand, nor his wife to testify against him, and where the prosecution is otherwise handicapped by many technical, although no doubt wise and just provisions of the criminal law. In a civil case, however, it is different; the guilty party, in

taking the stand as plaintiff, becomes a proper subject for cross-examination as to his whereabouts at the time of the fire, the cost value of his goods, etc. Moreover, the jury need not be convinced beyond a reasonable doubt that the fire is a fraudulent one, as is the case in a criminal court, but if they find that the *preponderance* of evidence inclines them to the opinion that a desire to swindle the insurance companies was the foundation of the fire's origin, they are to find for the insurance company, and the swindler, in losing his case, has learned a lesson which may result in the salvation of other property and, possibly, lives. So, I say, that where it is not possible to send the insurance swindler to State's prison, the next best way to stop this incendiaryism for gain is by demonstrating to him that there is *no profit* in the business. The second method will check him almost as effectually as the first. It goes without saying, in adopting the latter course, that a public official should be extremely careful not to create any hardship for a possibly honest man, the origin of whose fire fate may have surrounded by unfortunately suspicious circumstances. In all doubtful cases it should be made a rule to give the suspected party the benefit of the doubt, but where, after a careful investigation of all the facts, a considerate official feels morally certain of the guilt of a party, I believe that the *interests of justice*, the *salvation of human lives*, and the *preservation of public and private property* demand that he should have the courage of his convictions and give such assistance as he may be able to defeat the payment of an unjust claim, even if he do so at the risk of being called the ally of a soulless and greedy corporation. By adopting this policy, a Fire Marshal's office must necessarily save thousands and thousands of dollars to insurance companies. This saving to the insurance companies is, however, not in any way the *object* of such policy, but is merely *incidental* to it. I do not care the snap of my finger about the treasury of the insurance company *per se*, although, if the insurance company is fair and honest, the public will reap the benefit of such saving in the shape of reduced rates. What *I do care* about, however, is to prevent the same insurance-swindling incendiary from going abroad, year after year, to prey upon a long-suffering community, encouraged and emboldened by his past successes—successes made possible by the indifferent, litigation-shirking mood of some culpable insurance company, too lazy, too cowardly or too penurious to resist imposition, unless it has a Fire Marshal to prepare the evidence and furnish the back bone of its defense. It may be that the acceptance of the original risk, the loss on which we are assisting the insurance company to defend payment of, was inherently so censurable by reason of the previous reputation or record of the assured that the company is deserving of no sympathy and ought to suffer the natural result of its own willful negligence. But will sensible jurymen be prejudiced on this account and seek to punish the company, by compelling it to pay what he believes to be a fraudulent claim, sim-

ply because the company is to blame, when such payment carries with it encouragement to the same incendiary to set another fire which may spread beyond the limits of the incendiary's property until, in its conflagrative course, the devouring flames may envelop the uninsured property of this same jurymen, and possibly destroy the precious lives of his wife and children as well? No, rather let the jury render its verdict in strict accordance with the evidence, unprejudiced by the pecuniary advantage of such verdict to the insurance company, leaving it to the legislature, if necessary, to impose a proper penalty on the insurance company for insuring a person whose fire record it could have ascertained was bad by simply telephoning to the Fire Marshal's office. Suppose, for instance, that the jurymen were a flour manufacturer, and that the insurance company was his agent for the sale of his flour; that the insurance company, as such agent, had made a contract with a customer to sell him a certain order; that this agent afterwards discovers that the customer has obtained this contract from him by false representations, and that in reality the customer was not solvent and would not be able to pay for the goods if delivered; suppose that, upon the refusal of the agent to deliver the goods as contracted, the customer comes into court as plaintiff and sues this agent to carry out his contract, would the jurymen be prejudiced to give a verdict in favor of the customer against his own agent so as to teach the agent, who perhaps ought to have known better than to have made a contract with this customer, a lesson? What does the agent care? The amount of the verdict comes not out of his pocket, but out of the principal's own pockets, who, in this case, is the jurymen himself. The prejudice of the jurymen in the insurance case does not differ from nor is it more foolhardy or suicidal than in the latter instance.

Incendiarism for gain differs widely from other crimes, and different methods are necessary to detect and repress it. In the case of murder, burglary or robbery, some one's relative or friend has been killed, some one's house has been broken into, somebody's safe robbed. In other words, there is an interested party whose first object is to notify the police. In such cases there are also traces and proofs that a crime *has been committed*: the bloody hatchet, the bullet in the body of the assassin's victim, the shattered safe, the broken window, the missing money or jewelry. In the case of the fire-insurance swindler, where the crime is committed on his own premises, the facts are different. There is no one particularly interested or in a position to ferret out and discover the fact that a crime *has been committed*, and consequently nobody to notify the authorities. This incendiary for gain rarely leaves any trace behind by which a disinterested party or the police would have their attention called to the fact that the burning was of a criminal nature. It rarely happens that outside parties are in a position to have their suspicions aroused in such

cases unless it be the insurance company, and in most cases, particularly if the loss be a small one, the companies prefer to make a compromise settlement rather than undertake to prove their suspicions at the expense of much time and money, with all the chances of failure to convict awaiting them in the end. Moreover, it must be borne in mind that it is no part of the business of *private corporations* to prosecute crimes against the *public*. This should devolve entirely upon the public authorities and, as was well expressed by a writer several years ago:

"It is as much the duty of the State to hunt down and punish the man who, for personal gain, puts the match to his own property at the peril of the lives and property of his neighbors, as it is to hunt down and punish the footpad, who, also for personal gain, puts the pistol to the head of the traveler upon the highway. In motive there is no difference; in result, the former may be the greater criminal. The present machinery of the law is obviously inadequate to deal with incendiarism. What is needed is a competent, honest, courageous official in every country or district, empowered to investigate and pronounce upon the origin of every fire."

Owing to the want of such a system of investigation many a criminal, responsible for the destruction of valuable property and the burning of human lives, has escaped the clutches of the law, only to repeat his nefarious crime over and over again. It seems almost incomprehensible that in this nineteenth century, notwithstanding the annual agitations on this subject in the English Parliament and in their chambers of commerce; notwithstanding repeated recommendations by the Governors and Insurance Commissioners of our States, the continual wailings of Boards of Underwriters, and the scattering broadcast of innumerable leaflets and brochures in advocacy of fire-investigations from the ever-flowing pen of our friend Hine, that this evil has not been remedied.

Now, gentlemen, I assure you there are but two methods of reducing the number of these *fraudulent* incendiaries, viz., either the insurance companies must retire from the field, or we must have an official investigation of *every* fire which occurs in these United States. I need not waste time in attempting to demonstrate to you, gentlemen, that the first of these alternatives is absolutely impracticable, for, simultaneously with the disappearance of that beneficent institution known as Fire Insurance would come tumbling down the entire commercial system of the country, carrying with it in its downfall the business and social prosperity, if not the very *life and existence* of the Nation. It follows then that, if this accursed species of criminal, who is endangering a larger amount of property and imperiling a greater number of lives every year, is to receive anything like the attention which his case deserves from the prosecuting authorities, the system of *universal* fire investigation, followed whenever necessary by an official inquest, must be adopted.

The next question which seems to arise is, which of the many mooted systems of fire inquests shall we choose, and what shall be the *modus operandi* which we may expect will prove productive of the best results? Since the year 1863, numerous bills have been introduced and favorably considered in the English Parliament, recommending that an inquiry should be made into the cause of every fire, and especially recommending that no claim be settled by an insurance company without a certificate from the office conducting the investigation, but the difficulty seems to have been, as one Parliamentary committee declared, "in adjusting satisfactory machinery for making such inquests." It is this same difficulty, in my opinion, which, up to the time of the enactment of the Massachusetts State Fire Marshal law, has nullified and set at naught the earnest advocacy by State and other officials, of the adoption of a system of fire inquests. The Massachusetts law may not be perfect. It may be found necessary to alter and amend it in some minor details, as future experience shall from time to time suggest, but I come before you to-day for the purpose of bearing witness that, after more than a year's trial, that law has proven not only *practicable*, but *beneficial*. While the proposed law was under discussion in the Massachusetts legislature, doubts were advanced by some as to whether one office with one man at the head could properly cover so large an area and take charge of such a large number of fires. Let me dispel, so far as my testimony may avail to do so, all further uncertainty on this point. In my opinion, there is *no question* but that it would be equally practicable to enforce the Massachusetts law in Illinois, New York or Texas, and that, in fact, it would be perfectly feasible to organize, on the same principle, a *National* bureau of fire investigations with sub-departments in every State which should furnish complete statistics as to every fire occurring in the whole United States, and should lay the foundations for incendiary prosecutions in *every State in the Union*. Further, it is my judgment that this could be accomplished at an expense of *less than one per cent.* of the entire fire-waste of the country. This plan is not chimerical, but is, I believe, just as practical as it is for your dry-goods princes here in Chicago to combine their many and varied departments under one roof and under one supreme head, or as it is for a Mercantile Agency to extend its prying inquiries into every corner of the globe. It is simply a question of the *proper division of local labor, intelligent organization, and a capable executive head*. What would be the result of such a national system as this, merely in the way of preventing incendiarism? Why, suppose, for the sake of illustration, that a stranger walks into a Chicago office and asks for a \$2,000 policy on his stock of second-hand clothing. He states, in answer to inquiries, that he is just starting in Chicago, and that a year ago he was in business in Birmingham, Alabama. Before he can

call for his policy the next day, you have telephoned to your city Fire Marshal's office, they have communicated with the State office, where reference to the records of Alabama showed that the man was burned out in Birmingham and left town to escape a criminal prosecution without collecting his insurance, and that two years before he had a suspicious fire in Dallas, Texas, where he accepted a compromise settlement and allowed his policy to be canceled. The applicant would not get his policy, and your city would escape a small clothing-store fire which, in its spread, might have destroyed millions of dollars' worth of property before it was extinguished.

I need not rehearse here the numerous other incalculable benefits to the public from such a system. Everybody admits its value. The only question is, is it practicable? I firmly believe it is, provided two conditions be complied with, without which we cannot look for success in either a National, State or Municipal Fire Marshal's office. First, we must have the right man at the head, and as I do not profess to possess the necessary requirements even in a slight degree, I will later give you my idea of what type of a man a Fire Marshal should be. Secondly, we must allow absolutely *no politics* in connection with the office. The office must be kept independent, and free to engage the best men as assistants, unhampered and uninfluenced by *the baneful influence of any political machine*.

As to the man for a Marshal: I know of no office which requires, for its management in an ideal manner (and this standard, as I have said before, I do not at all claim to have reached), so many and varied qualifications as that of Fire Marshal. In the first place, he should have had experience as a lawyer, to enable him to properly examine witnesses who are called to testify under oath before him; he should have a judicial mind, in order to properly weigh the evidence preparatory to taking out a warrant, if this be necessary; he should have the intuition and instincts of a detective, to ferret out evidence and work up a case against guilty parties; he should be able to bring a knowledge of chemistry to bear upon cases of spontaneous combustion; should judge cases of defective construction with the eye of a mechanic; should be enough of an electrician to hold his own in face of the disinclination of interested parties to attribute any fires to electricity. In fact, there is scarcely any knowledge or experience which may not prove useful to the ideal Fire Marshal. It might even be an advantage if he possessed the musical ability of the Pied Piper of Hamelin and, by playing on his flute, could entice all the incendiary rats in Chicago into Lake Michigan and drown them. A *lawyer* with the experience of an Adjuster, or an Adjuster with the training of a lawyer, would possess very many qualifications for the place. In addition to possessing all of the above traits, he should be a man of honesty, industry and perseverance.

But I have already trespassed too long upon your time and that of the gentlemen who are to follow. I will therefore merely say, in concluding this hastily prepared paper, that I trust you gentlemen, in returning to your respective homes, will go into all the corners and by-ways situated within the limits of your Association and preach the gospel of "Official Fire Inquests"; talk it in the corner grocery, which is often the nursery of the caucus; bring it up in the caucus, air the subject in conventions, lay the matter intelligently before your Governors, and agitate the question in legislative assemblies. Better than all this, prevail upon your Boards of Trade, your Chambers of Commerce, your heavy tax-payers and public-spirited citizens, rich or poor, to take hold of the matter, for it is *these people and the public generally* who are interested in it far more than the insurance companies. Do not let the people make the mistake of thinking that a Fire Marshal is necessarily a friend of the insurance company. He is, on the contrary, a friend of the *people*, including particularly the loyal firemen, who so often take their lives in their hands to save our property and upon whose hearty coöperation a Fire Marshal's success must largely depend. The Fire Marshal is a friend of the insurance companies only in the same manner that a school teacher is desirous of assisting a studious or well-behaved pupil. As the Fire Marshal stands between the people and the fire-fiend, so also he stands between the people and the fire insurance company, whenever the company fails to give the people the benefit of that intelligent management which, in its relations to the people as their agent, it owes them.

In advocating the establishment of offices for the investigation of fires thus earnestly, I have not been actuated by the interests of any individual or corporation, but have been entirely influenced by a desire to suggest, if possible, in my humble way, some improvement in the social and economic condition of the most *prosperous and progressive nation in the world, the United States.*

The President—

I take great pleasure in introducing to you Mr. Wm. H. Merrill, Jr., Electrician of the National Board of Fire Underwriters, whose paper I know will be listened to with great interest.

FIRES OF ELECTRICAL ORIGIN.

Mr. Wm. H. Merrill—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

During the past two years the electrical inspectors in the United States have coöperated in compiling accounts of the circumstances leading up to all electrical fires and burnouts which have come under their observation. These accounts have been condensed and issued

in the form of quarterly reports, so that all of the inspectors could receive the benefit of knowing what causes were producing electrical fires outside of their own territories. We have thus far on record accounts of nearly one thousand such electrical fires. These do not, of course, represent the total electrical fire waste, because there are only about forty electrical inspection departments in the country, and because so many fires destroy all evidence of their origin. Incomplete as they are, they nevertheless have the advantage of being wholly accurate, and of covering portions of the country having different climatic conditions and somewhat different practices prevalent in the manner of installing electrical systems. The aim in obtaining these accounts has been to secure an approximate comparison of the fires due to different electrical causes, and not to receive accurate accounts of losses. The detailed accounts given of fires in which no loss resulted have proven of greater instructive interest than the ones in which losses were paid, because the exact cause and conditions could be more accurately determined. Fires resulting in large losses generally destroy evidences of their cause, and but few large fires are included in the reports. Thus, for the first year the reports were collected the total loss reported amounted to only \$1,415,610.25. This, of course, gives no idea of the annual electrical fire waste, and can only serve as a known fraction upon which to base an estimate of the total.

It is not, however, to the loss account, but to the exact and specific causes of these fires that inquiry should be made, for it is there that the remedy can be found. A comparison of causes among 815 electrical fires published in the first eight reports, shows that 115, or over one-seventh, of these losses were caused by the crossing of telephone, telegraph and similar wires with trolley or electric-light wires. Heavy current flows established by such accidents through telephones, telegraph instruments and switch-boards always results in damage to these devices and oftentimes in their destruction, and the communication of fire from them to surrounding combustible material. The total loss due to these 113 fires was \$324,957.50, which is a pretty large sum to charge to accidents which must be considered preventable.

(Experiments and exhibits of burnouts.)

Assuming, then, that a large percentage of electrical fires are caused in this manner, let us look for the remedy.

Removing conducting wires from exposure to the elements is the only absolutely certain way of overcoming all the danger threatened by aerial wires, as it is the only cure which strikes at the root of the evil. By this means the chances of contact between wires of different systems is reduced to a minimum, and the hazard from lightning entirely eliminated. The cry, "bury the wires," has been successfully raised in many of the larger cities of the country, and laws and ordinances have been enacted requiring electric conductors of all or of certain natures to be placed underground. It would

seem that the experiences of the larger cities in this matter would serve as useful examples to the smaller ones, where electric equipments are growing at all sensitive. Almost without exception the movement to place wires underground has come after the poles and roof structures of a city have grown to such numbers as to be a mar upon the appearance of the streets. Then after a great amount of money has been expended in overhead construction the electrical companies have been called upon to tear it all down and go to the additional expense of installing underground work. It will be seen that the entire original outlay could have been saved by using underground systems of distribution originally. The way in which history is repeating itself in different parts of the country in this matter, ought to serve as a useful lesson to all managers of electrical enterprises whose business depends upon aerial wires, and the manner in which losses from this cause are accumulating ought to serve as a sufficient reason for every underwriter to miss no opportunity to oppose outside overhead electrical construction work, or to call attention to the advantages to be gained from a fire, life, or æsthetic standpoint from running electric wires underground. No great technical knowledge is needed to enable one to advance convincing arguments on the disadvantages of aerial wires, and it will often be found that comparatively little influence is necessary to start such a movement along the road to success. Many of the cities of the West offer fruitful fields for work of this kind, and a little of the time of every field man could be profitably spent in agitating the subject when opportunities present themselves. In country districts, where the cost of underground electrical construction would be prohibitive, care can be exercised in providing guard wires and in installing protective devices where battery wires enter buildings, but these are perhaps matters to be treated by the electrical companies and the district inspector rather than by the field man.

It is unfortunate that trolley companies have installed their roads in so many places without any regard to the telephone or telegraph wires running above them, and that telephone companies have been so backward in designing and installing efficient devices to place in their lines for the protection of their instruments. Like a great many other admirable and perhaps necessary things, the item of expense has held back improvements of this kind, though the outlook for obtaining respect for other people's rights in this particular from these corporations becomes more hopeful as accidents to life and losses by fire, due to this negligence on their part, become more numerous and apparent.

Such occurrences as the following, for instance, tend occasionally to divert attention to the subject:

Fire No. 712—Cross between telephone and trolley wire. Pole on the trolley car raised the trolley wire so that it came in contact with a telephone cable stretched above it. Forty-two of the

seventy-five telephones connected to the Exchange were burned out and the switch-board wrecked.

Fire No. 479—"We had a severe storm here on the 26th, which played havoc with overhead wires on the streets. A large number of the telephone company's new distributing poles, 90 feet in height and 18 inches in diameter, were broken and fell, letting down wires in all directions. Together with this, nearly all overhead wires were disabled and crossed with electric light and trolley wires. The trolley railways were interrupted for several hours; ten horses were electrocuted on the streets; hundreds of telephone, telegraph and fire-alarm boxes were burned out. Singular to say, only two fire losses reported. The origin of one of the fires was plain to be observed, and is suggestive. A high tension current was conducted over a burglar-alarm wire into a building, and at the point where the wire was grounded on the gas pipe the current pierced a hole in the pipe and ignited the escaping gas, which set fire to the surrounding woodwork. Damage about \$50.00."

Next in importance to aerial wires comes wooden base devices, that is, electrical switches, cutouts, and uninsulated current-carrying strips, bars and connections of all kinds which are mounted directly on woodwork instead of on porcelain, slate, marble or some such non-combustible material. Wood used for bases for such devices is responsible for 67, or one-twelfth, of the 815 fires given in the first eight reports, and for a total loss of \$116,027.00. Under this heading is not included wooden cleats or similar supports which come in contact with the insulated covering of a wire. By wooden base devices are meant only such as have bare current-carrying parts mounted directly on woodwork. Burnouts from this cause are very numerous, and I know the reports show but a very small fraction of the total troubles from this cause, as hundreds of them result without loss. Exactly why it was ever supposed wood was a proper material for mounting electrical contact devices on, I cannot explain. The extreme readiness with which electricity is daily demonstrating the dissipation of energy coupled with the fact that wood will burn, should long ago have shown the manufacturers that electrical devices must have non-combustible bases. Fortunately to-day the manufacturers have nearly all learned this lesson, but unfortunately for the fire insurance interests they sold a great amount of material before finding it out, and they didn't give a ten-years' guarantee with any of it. On account of this mistake of the electrical manufacturer the insurance field man must remember that where risks are equipped with wooden bases, cutouts, switches, hanger-boards for arc lamps, rosettes and similar appliances, that a fire will result just as soon as a loose connection is established to generate heat enough to ignite the wood.

(Experiments and exhibits.)

And so the record runs through specific causes, such as sparks from arc lamps, heating effects of incandescent lamps, and over-

heating of wooden encased resistance devices, and through general causes due to defective systems, such as the operation of lamps and motors by current supplied from trolley wires, and the many troubles which lead up to break-downs in transformers and result in conveying pressures of 1,000 volts onto interior wiring systems designed for 50 or 100 volts. The total cost of these happenings to the insurance companies may be \$3,000,000, or may be \$5,000,000 annually. We have proved that it is over \$1,500,000, and we know that whatever the total may be, it is altogether too large, and that greater effort should be made to prevent it by the electrical manufacturers, the lighting companies, architects, municipal authorities, the public generally and the insurance companies.

We have recently found an easy and effectual way of enforcing complaints against the manufacturer by the formation of the Electrical Bureau of the National Board, under whose direction defects discovered in any electrical device are portrayed in pictures and words, and the reports distributed to the various insurance associations and companies of the country, and other people interested. This always leads to improvement in the manufactured article. The lighting companies always will be troublesome, because there are so many of them so widely distributed, because they all wish to sell current, and because they find it easier to obtain custom if the cost of the installation is cheap. There are a few exceptions to this rule among companies supplying current who do not do construction work, but many of them, like the majority of the electrical contractors of the country, do not consider good practices or the safeguards necessary to prevent fire other than as decided hindrances to what they are pleased to consider their legitimate business. The architects from necessity are becoming more or less informed on electrical matters, and some of them have the good sense to employ specialists in this field. Slowly but surely municipal and state authorities are seeing the necessity of exercising supervision over electrical installations, and the number of municipal electrical departments increases every year. The people generally, or such of them as secure a common education, will eventually, of course, take this matter into their own hands, and of their own knowledge prevent frauds perpetrated by electrical contractors and the installation of a good deal of unsafe wiring.

Electricity is becoming so common to our every-day life that the schools must teach its laws, and therein lies the true solution of the problem. I am afraid there will never be much to hope for from people like our friend in Fire No. 701, who, upon retiring to his room in a hotel attempted, through lack of familiarity with the apparatus, to blow out an incandescent electric light. Falling in this he wrapped a towel around the lamp and went to bed. Some time in the night the heat from the lamp ignited the towel, and the gentleman was taken from the room by the firemen in an unconscious condition, having been partially suffocated by the smoke.

To such of the populace as live in cities, however, electricity is becoming daily more common, and two or three generations hence we may hope to see the occupants of some of our mercantile buildings intelligently doing their own wiring.

The insurance companies have done a great deal towards informing the public on electrical matters, and it is certain that they can economically do more with beneficial results.

A little knowledge is not always a dangerous thing, and each one of you could perhaps pick up something in this line which it would be well to tell your neighbor, especially if he is insured in your company and is using electricity.

If everyone could only know and appreciate the facts that wires ought to be underground, that wooden base electrical devices are poor things to have around the house, that arc lamps give off sparks, that incandescent lamps get hot, that wires should be kept free from grounded pipes, and the other useful little lessons that these electrical fires teach us, how much better your loss accounts would appear.

The insurance men throughout this great Northwest are certainly competent to learn and repeat some of these mottoes, and I am certain that if they all would attempt it a great amount of benefit might ensue.

(Applause.)

Mr. H. C. Eddy—

I wish to give notice of the best opportunity we shall have for field men, many of whom appreciate the dangers we are encountering from electricity, with the hope that they may find some method of detecting the defects in electrical apparatus and bring the necessary remedies into force. I wish to say to the gentlemen that we will have, in a very short time, a man at our beck and call for this purpose. When the field men, in their visits to various cities and towns, find apparatus that, in their opinion, is defective, if they will report to Mr. Merrill, it is possible we can send a man there, an expert, to report upon that defect, and bring around the necessary change. I was present at the State Board of Illinois meeting, and somebody there called attention to a defect in a special hazard in an electrical equipment. There was at that time no method by which we could be informed of the defective conditions of that equipment and take advantage of such knowledge to get our policy off. The one inspector who had some knowledge upon this subject took his company off that risk. Perhaps many other companies are now upon that plant running the chances of that defective equipment. At that time there was no method by which the report of the inspector who discovered the difficulty could be made available to other companies. Whenever you get into an isolated plant, or any town or city where you find the electrical equipment is not up to date, if you will report it to Mr. Merrill, there is a possibility that we can give it attention and thus save our companies and ourselves.

A Member—

I move we adjourn to 2 o'clock sharp.

Motion seconded.

The President—

Before the members separate and the motion is put, I wish to call attention to the fact that the special order of business at 2:30, as stated yesterday, will be under suspension of the regular order of business. I call attention to the election of officers at that hour, so that we may have a full attendance.

Mr. H. C. Eddy—

I will move that a committee be appointed upon the nomination of a Board of Directors for the ensuing year. It is possible that the committee can select, in the intermission between our sessions, a proper Board of Directors, and I think such a committee as you will appoint, will comprehend that when we come together at 2:30 and pass our judgment upon men for President, Vice-President and Secretary, they will have gumption sufficient, I presume, to put these men on the Board of Directors. I think the balance of the Board should be selected in the interval, and be prepared to have this committee report upon the election of officers. I move, Mr. President, a committee be appointed for that purpose.

The President—

There is a motion before the house to adjourn. Unless that motion be withdrawn the motion to adjourn will be first.

Mr. R. J. Smith—

It strikes me that the motion offered by Mr. Eddy will simply revive the debate on that same question, and is likely to take much time and be productive of no good. If we elect officers by any informal vote and afterwards elect a Board of Directors, and include among that number of Directors the officers already selected, the law will be entirely complied with, and hence it occurs to me that is the shortest way at this late hour to proceed. I do not think anyone here desires to enter again into the discussion of the propriety of electing Directors or officers first, hence I hope Mr. Eddy will withdraw his motion.

The President—

The motion is not in order unless the motion to adjourn to 2 o'clock sharp is withdrawn.

Motion to adjourn carried unanimously, and the meeting accordingly stood adjourned to 2 o'clock P. M.

AFTERNOON SESSION.

THURSDAY, 2 o'clock P. M.

The meeting was called to order, with the President occupying the chair.

The President—

The Secretary has applications from four additional members, who wish to be admitted at this meeting, and if the hour is not too late, I would suggest the names be read and acted upon at once.

(See list of new members.)

On motion of Mr. Eugene Harbeck, duly seconded and carried, the above named gentlemen were admitted to membership.

The President—

At a meeting of the Board of Directors two nights ago it was suggested that Section 7 of the By-laws be changed a little—amended. The change is very slight. At that meeting Mr. Whittemore was delegated to make the announcements to the meeting, which he handed me to read. The By-laws, Section 7, are now worded:

"Persons who have rendered this Association valuable service, or have reached eminence in the profession of underwriting, may be elected honorary members, and be entitled to all the privileges and benefits of members except voting and holding office."

The proposition now is to change the Section by the insertion, after the clause, "or who have reached eminence in the profession of underwriting may be elected honorary members," to "may, upon recommendation of the Board of Directors, be elected honorary members."

Mr. R. J. Smith—

Under that head I would like to offer an amendment also:

"Resolved, That all prepared papers or essays to be read before meetings of this Association be submitted, before reading, to the President, who shall pass upon them, and he shall have power to reject all or any part of them, as he may elect."

Mr. H. C. Eddy--

That seems to be superfluous legislation. I think the Executive Committee to-day pass upon all papers which are to be read before this Association.

The President—

The Board of Directors have been passing upon the program as submitted by the President, as a whole.

Mr. H. C. Eddy—

I may be astray, but there are a number of persons within the range of my voice, I think, that have acted in that direction upon the Executive Committee, who pass upon all papers to be read before this Association. I think there is something in the Articles or By-laws that covers that point; if there is not, there should be such a thing, because we have a very vivid recollection of one paper that crept into this Association and was read, before this rule was adopted, which was a detriment to this Association and the under-writing fraternity, and it was to cover just such points that this By-law was adopted.

Mr. Eugene Harbeck—

The subject is not debatable now.

The President—

As I understand it, this will take the same course as the other amendment offered to the By-laws, and will read simply as a notice to the Association to be taken up and acted upon one year hence. I think there is no necessity of offering that as a resolution; it is simply as a notice to comply with the requirements of the By-laws.

Mr. A. A. Crandall—

Just before we proceed to the election of Directors, I would like to call the attention of the gentlemen present here to the fact that we have present in the city and in this hotel a gentleman from Detroit, Mr. Charles A. Strelinger. Mr. Strelinger has given a good deal of his time and thought to the preparation of what might be possibly termed a Handbook, not on adjustments, but on values, which will be, in my judgment, of more value to the profession on the whole than perhaps any similar work which has ever been contemplated. I am aware of what might perhaps be considered a salutary rule, that this Association should not lend its time and countenance to the mere advertisement and selling of any work or anything which may be considered beyond the general market. But it is not expected that the firm of which Mr. Strelinger is a member, is to make any gain out of this. It is done at the solicitation of insurance men, and I would ask unanimous consent that anything in the rules conflicting with this be laid aside, and that after the election of officers Mr. Strelinger be given five or ten minutes to briefly outline the purpose of this work and his plan concerning it. I am sure nothing will occur during this session that will be of deeper interest to the Adjusters present than what he will have to say to you.

I would say that if there is no objection, perhaps no motion will be necessary, after the election of officers, to give Mr. Strelinger a few moments of your time. He can be seen, should anyone desire to see him personally, at Room 736, Auditorium, at any time between 4 and 7 this afternoon, and he will be prepared to explain very fully the purpose of this publication. I will be very glad, however,

if there is no objection, if he might be heard a few moments, because I am sure it is a matter we cannot afford to pass by without some little attention.

Mr. H. C. Eddy—

The suggestion of Mr. Crandall is a very good one, and those who wish to stay and listen to the gentleman at the end of the program, may do so.

The President—

I understood Mr. Crandall to say he would take the matter up after a while.

Mr. H. C. Eddy—

I do not think Mr. Crandall wished to interject any new matter, but put it at the end of the program, to let it take its course.

Mr. Eugene Harbeck, as chairman of the Committee on the President's Address, read the Committee's report as follows:

REPORT OF COMMITTEE ON PRESIDENT'S ADDRESS.

GENTLEMEN:

Your Committee to whom was referred the address of the President report as follows:

This excellent address so fully covers the different subjects discussed that the Committee feel that but little is left for them to do except to endorse the views so well expressed, thank our worthy President, and express the hope that in advance of the publication of the same in the Proceedings, it will be printed and placed in the hands of our members and all underwriters.

The Committee present the following resolutions for your action at this meeting and recommend their adoption:

Resolved, That the thanks of this Association be tendered to President Littlejohn for his able and instructive address.

AS TO STATE LEGISLATION.

Resolved, That we heartily endorse the recommendations of the President on this important subject. The burden of oppressive legislation and unfair taxation must ever be borne by the policyholder. Members and their local agents are urged to use their personal influence with legislators who impress this fact upon them.

STATE BOARDS.

Resolved, That while it was current some years ago at our meetings that "State Boards and Schedules will be done for with the death of the National Board," it is not so. But the National Board, though still having a name, does not take an active interest in rates, while the good work done by the State Boards has continued and will continue until a thoroughly digested plan of rate-making under competent authority shall be devised.

We say all honor to the faithful State Boards who have rendered Under-

writers such excellent service and have ever stood firm for correct practices and the best interests of sound underwriting.

CONDITIONS OF THE POLICY.

Resolved, That the conditions contained in the New York Standard Policy are fair and just to both the assured and the company, and that the full compliance with them works no hardship on either party to the contract.

ELECTRIC APPLIANCES AND SPRINKLER EQUIPMENT.

Resolved, That it is important that each field representative should become fully conversant with electrical hazards and the different systems of automatic sprinkler equipments.

THE LIBRARY OF THE ASSOCIATION.

Resolved, That the Library Committee be instructed to immediately take steps to fully carry out the recommendation of the President as to the betterment of our library and the reduction of the expense of conducting the same.

Mr. H. P. Gray—

I move the report be adopted, and that the resolutions therein contained be also adopted.

Motion seconded, and the report and resolutions contained therein adopted unanimously.

The President—

I have a telegram from Mr. John Howley, from New York, who should have read the paper immediately after our noon session. It seems he has a case in court which detains him in New York City.

Mr. H. C. Eddy—

I think there is now in order the election of officers as a special order of business.

The President—

It will be necessary to have a unanimous vote to suspend the regular order of business. Perhaps I should have made the announcement that this was a special order of business for 2:30, if there is no objection to it.

Mr. H. C. Eddy—

The gentleman, Mr. Harbeck, made a motion yesterday that that be a special order of business for 2:30, and to-day we ask for unanimous consent that the rule be suspended that this election may proceed.

Mr. J. C. Dietz—

I should like to state that our committee, appointed upon the death of Mr. J. J. Berne, have found difficulty in getting together, Judge Ostrander being absent from the city, and we would like further time before presenting our report.

Mr. Eugene Harbeck—

I move that the request be granted,

Motion seconded and carried unanimously.

Mr. Eugene Harbeck—

I made a motion yesterday providing for a special order at 2:30. I trust that unanimous consent will be given for postponing that order until we hear Mr. Allison's paper.

The President—

I presume that might be put in the form of a motion. If there is no objection, however, to the waiving of the special order on the part of any member, we will now hear Mr. Allison's paper.

We have with us the humorous and brilliant author of many books and editor of the *Insurance Herald*, of Kentucky, Mr. Young E. Allison, whom I take pleasure in introducing.

Mr. Young E. Allison—

Occupying, as I do, the rather trying position of being the tail-end without anything of very much value to contribute to the program, that has brought out a number of papers of absolutely practical work, and coming as a sort of a bumper between those papers and your desire to go into an election for officers, I feel that I am privileged to make a personal explanation: It is a very hard thing at any time to come last on a program, because, as the time goes by, you discover that you ought to be given another chance to write an entirely different paper, and that if you had heard all that those preceding you had said you could have prepared a very much better one.

When I received from the President of this body the honorable compliment of an invitation to come to this meeting and to prepare a paper, my first impulse was to hesitate, and I hesitated. My second impulse was to take the train and come to Chicago to seek the advice of my friend, Mr. Hitchcock, because as editor of the *Piney Woods Clarion*, editor of the insurance column of the *Times-Herald*, and a contributor to the secular press on insurance topics, he has entire knowledge of all the questions and the whole business, in the interests of which we are assembled at present. I have his authority that he knows more about it than anybody else. You will understand he did not tell me that directly or bluntly, but by a modest inference, and by logical deduction I drew that from him on one occasion when he expounded to me the theory that a man who published a weekly insurance newspaper, which paper therefore came out four times as often as the monthly insurance paper, naturally that man knew four times as much about insurance as the editor of the monthly paper. As Mr. Hitchcock contributes to a paper issued seven times a week, I am satisfied that he must know seven times as much about it as I do, so I asked him what I should write upon. He said: "Write about insurance journalism, for several reasons: one is that most speakers address themselves to those

things of which they know the least, and if there is a subject that you understand I suspect it is insurance journalism. In choosing that subject you would, therefore, not have any work to do; it will cost you no thought or labor to get the paper up, and you will meet up there a body of men who know absolutely nothing upon that subject; therefore," he says, "as you go on you will gain confidence, and you can say pretty much anything you want." Well, I told him I did not want an audience that was simply impartial through ignorance, though I did want to be assured personally that they were not directly interested in the subject, financially or otherwise. I told him that down in the country where we have the honor to circulate in a small way, we did not regard Special Agents and field men as in any way subjects of subscription to insurance newspapers. We hold down there that the Special Agents and field men are absolutely chosen by Providence—particular persons in this business upon whom all blessings are to be showered. The Special Agent who looks into a particular paper may be liberal in everything else, but why throw his money away on an insurance paper when he can get it without? He simply goes to the local agent and says: "You ought to take such and such a paper. I swear I do not see how you can get along without it. All the other agents take it." Of course the local agent takes that paper. And so the Special Agent, by paying strict attention to business, reads all the insurance papers and pays for none—in our territory.

Well, I have written a paper on insurance journalism, which contains absolutely nothing new on the subject and is really of no value to anybody.

INSURANCE JOURNALISM.

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

Insurance journalism is not a forced subject at this time when there is a general complaint of too many insurance papers, and when the very Christopher Columbus of insurance journalism has come forward with a plan for lawfully strangling the surplus. This plan of Mr. Hine's was, briefly, that insurance managers should select seven papers to survive, and by concentrating their patronage upon these elevate the remainder into disembodied spirituality by the somewhat cruel but certain process of starvation. It was an admirable plan in at least two respects: in one, that the persons who complained of the nuisance were required to abate it by assault, instead of expecting the nuisance to commit suicide because it was complained of; in the other, because it sought to induce insurance managers to adopt the business-like principle of judicious discrimination in the expenditure of the funds intrusted to them for profitable disbursement. I can not attempt to decide which of these caused its failure. Certainly no insurance paper can be expected to suicidally discontinue itself any more than we can hope for managers to

exercise the faculty of discrimination. It is not, indeed, certain that there are too many insurance papers. The charge has been made, but without any specifications. We who are engaged in the business are left in the uncomfortable position of not knowing which of our esteemed contemporaries is guilty of the crime of being superfluous, or why he is superfluous. Yet we are each of us buoyed up with the profound conviction that it is not our particular paper that is guilty. Are there too many papers because some of them are actually valueless, or are there too many on the principle that one may get too much of a good thing? It is difficult to arrive at a knowledge of the value of an insurance paper. My own judgment is that they should be classified on the broad, catholic idea under which whisky is estimated in Kentucky—that none of it is bad, but that some is unquestionably better than other whisky. It will not do, for instance, to assume that a paper is useless because it is dull. To say that there are too many papers, because some are dull, would be like saying there are too many field men because some of them fail to set fire to the rivers as they travel over the country. In fact, my long observation has led me to the brink of a suspicion that there is a distinct demand for dull papers and indifferent Special Agents—mainly because the supply of both continues so uninterruptedly steady and strong. Respectable, methodical, well-dressed, unvarying dullness possesses for the mass of men a fascination that brilliancy, with all its radiance, cannot interrupt or destroy. We elect dull men to be presidents, and contemplate their platitudes as inspired wisdom; they are appointed Managers because they can be managed; they are made Special Agents because they can be depended upon to be faithful to every detail of the form without ever subjecting the office to the inconvenience of a new idea or the variation of an expense account. In fact, we put dull men on guard because they are “safe.” If a man be like ten thousand of his neighbors, he can be trusted, and we may bestow upon him with safety all those honors of title and place that he carefully covets and perhaps never understands. It is the mild, steady, monotonous glow of dullness which gives to society peace, to business stability and to the human brain a condition of rest and stagnation that can be told from paralysis only by the glance of an expert. Now, it takes a great many dull papers to supply a dull world, and the existence of a large number of dull insurance papers is highly significant, and instead of calling forth complaint should rather be encouraging as a sign of the safety, prosperity and entire regularity of the business upon which they subsist.

The wonder is that there are not more. The easiest thing in the world is to publish an insurance paper. Thirty-five pounds of assorted type, a good, second-hand cider press, and the trick is done. The editor, with the dull, verbal thunders of Jove rumbling in his brain, and with a due sense of his responsibility as an “organ,” mounts the tripod, jumps on the insurance commissioner, lambasts

the legislature, justifies the last general increase in rates as a philanthropic measure, makes it as clear as mud that the Three-quarter Value and Three-quarter Loss Clauses are blessed boons to the insured, and—there you are! The remainder falls dripping with inspiration from the scissors and is assimilated by the aid of the paste-pot. Such papers represent, in a great measure, the average of insurance opinion and intelligence. It looks to its own side alone, forgetting that, among all systems, that is immeasurably the strongest and most enduring which takes first into consideration the other side, and allows for its demands to the last ditch of liberal equity. Yet the average of insurance opinion is about the average of all other opinion that does not like to be disturbed in its own conviction, where it has settled down to rest. Physiologists have calculated that in a man's body there is nine times as much muscle as brain. It does not require expert observation to discover that the muscles are used about nine times as much as the brain. If the average dull man's stomach could be kept well filled, and his legs supplied with automatic hygienic activity, he could live out an ideal existence with his brain in a state of dreamless coma. It is this large, prosperous and well-satisfied patronage which the dull insurance journal supplies—in the company's office, in the Manager's office, in the field and in the local agent's private retreat. These papers exhibit a condition of prosperity and achieve a continuous regularity of appearance and devotion to the object in view that speak volumes for the size of the constituency. It is preposterously easy to start such papers. Science has not proposed a successful plan for killing them. Even epidemics shy at them and mournfully pass by on the other side.

But these are not the dullest. There is the English insurance paper. American underwriters who wade through the most discouraging of our own journals live in a condition of the wildest nervous excitement when compared with the state of mind of a man who looks into the ox-eyed British insurance journal and attempts to fathom its measureless vacuity. I must say of the British journal, however, that it does not seem to be intended for reading. Its pages are not even cut, and the contents seem to be so calculated as to be a perpetual assurance that the failure to read it can not possibly contribute to remorse. I have never seen an English insurance paper that was not as timely one month—or one year, or one decade—as another. It is the only journalistic system in this world, to my knowledge, in which the element of time is a triviality and the leisure of all eternity the principal corner-stone.

There are other papers. Not a great many, perhaps, but yet in sufficient force to leaven the mass. They are bright, animated, suggestive and yet thorough in their presentation and discussion of all the problems and tendencies of insurance. They are not satisfied to think that everything "authorized" is all right. They have been known to commit the unpardonable sin of criticising the companies

and the Managers, even though they be advertisers. They occupy toward the great business community of insurance that honest, frank and self-respecting attitude which the conscientious, great daily newspaper holds toward the political and social affairs of its community. These papers do not find it necessary to cloak the temporary expedients of companies, Managers or associations any more than the conscientious daily paper finds it necessary to follow the political leaders of its own party into wrong for the sake of a present or a personal success. They may not produce to the subscriber or to the advertiser the present profit of a single dollar for the patronage received, but they serve to keep alive in the ranks of the insurance profession the traditions and principles of its equity and fairness to all men; they exert a great influence in making known to agents the sound and reliable companies, the personality of the Managers and field workers, and the character of dishonest schemes perpetually attempting to float under the honorable name of insurance. The publisher of such a paper has a private correspondence that outweighs his newspaper labors, if he has by his character built up for his paper a following among the local agents on his list. His is the intelligence office; his the often delicate duty of preventing the use of his paper for personal ends by underwriters who should know better; his the office of saving to legitimate business premiums that are almost gone to "cheap," plausible and dishonest pretenders. Such a paper is the clearing house of insurance information, thought and suggestion—grave and gay—as the daily newspaper is of general information and sound opinion. It sometimes makes mistakes—but better an error than stagnation. No error in itself ever hurt a good man or a good company. If it does it is the last straw that has crushed a weak thing already trembling under a load of many errors.

If mortal dullness cannot make a paper superfluous, actual brightness cannot wholly redeem one. The main fault found with the paper that declines to accept current practice as pure gold, is that the editor is not "a practical insurance man." I have heard that complaint many times from men who had been practical insurance men for a life time without understanding anything about the business. One of the most successful insurance journals was started on this proposition of the editor to his partner: "I do not know anything about insurance and you do not know anything about journalism—let's start an insurance paper." If the journalist were a practical insurance man he would be in the insurance business, since it is more profitable than journalism. But it is not necessary for the editor to be a practical insurance man any more than it is necessary for you to be a shoemaker in order to get your boots half-soled. The insurance knowledge of all agents, Special Agents and Managers is freely at the service of the writer on insurance. Surely there is enough practical knowledge for the magazine of the great Jove himself. Yet I can honestly say that the greatest blunders and errors that I have ever com-

mitted were in accepting without close scrutiny, comparison and test the individual views of underwriters and advancing them from the impersonal standpoint of a profound editorial utterance. The infallibility of the knowledge of practical insurance men is most brilliantly illustrated in the fact that they can never agree on anything. No; let the shoemaker stick to his last, the editor to his paper, the underwriter to his work. There is no esoteric mystery in fire insurance; or, if there is, that may be a reason why so few insurance men understand it. If you desire to be convinced how much you know about field work discuss it with the average president of a company, without awe, and you will be agreeably surprised at yourself. If you want to know how little the local agent or field man knows about the general principles that govern the central office of insurance administration, ask him about it, and you will weep with despair. Now, the insurance journalist tries, in his way, to reconcile and bring together these two extremes of cautious ignorance, and between them he manages, if he has good intelligence, to know more about practical insurance, for the necessities of his paper, than either of them.

The complaint that there are too many insurance papers really grows out of the average cowardly disinclination of men to meet the question of straight responsibility. There is no necessity for any insurance man to subscribe for a paper he does not want, or for a company to advertise in one that it thinks can offer no adequately profitable service in return. Instead of standing upon that decisive business principle it is rather the method of some managers to cut their advertising appropriation into sausage lengths and distribute it to valuable and valueless papers alike. This gives them the right, as the solicitors line up for the morsels, to cry out: "There are too many of you." It is also a mysterious whispered secret in the business offices that they do not refuse any paper for fear of—blackmail! After many years of experience in all responsible capacities upon respectable newspapers, I do not personally know of but two instances where corrupt propositions were made in connection with newspapers; both were made to the newspaper. One of the proposers was kicked out of the office; the other proposition came by letter and was never answered. If a respectable editor were approached by his business manager with a suggestion to attack any company because it would not advertise, I am sure there would be a vacant editorship or a vacant business desk. Some of the best, strongest and most admirably managed companies in America do not advertise in all of the papers. They exercise the sound business sense of discrimination. A few will not advertise in any insurance paper. Yet have you ever known any part of the reputable insurance press to seek to punish these companies, or to blackmail them into contribution? There are a few papers that may attempt this, but there are also dishonest companies, Managers and agents. The business principle that finds active expression among honest men everywhere is just as implicitly upheld in the newspaper office. We are no worse, and perhaps no better, than you are. We are no better

in that we do not seek to help definitely those that do not help us; but we would scorn, as you would, to attempt, by lying or distortion, to injure one whose only fault was that he did not esteem us at our own value. The pen which is simply the weapon of a journalistic soldier of fortune, is of short service. If you want to know of a company what its character is, ask of its home people; if you want to know the character of a newspaper and its editor, ask at their home. One cannot be an honest man in one place and a knave everywhere else. The men who insinuate that the reputable insurance press is capable of blackmail, or of even the imitation of blackmail, are not worthy to represent great interests. The first refuge of feeble minds is to suspect the motives of those who oppose them. All men who esteem the jewel of honesty are alike, I presume, in the main. And the honest newspaper man, like all the rest, would go a long distance to honestly serve a friend, while he would keep his seat and let a stranger or an enemy serve himself. This is the simple impulse of human nature; it finds expression in the newspaper office and the insurance office alike.

With all its faults, insurance journalism is as necessary as any other arm of the press—and that the press is necessary the present height of civilization and the quickness of modern intellect testifies in a million ways. There cannot be too many insurance papers. They may be too many for their own good, but not for yours. For every man his meed—for the devil his due; for every insurance paper an open field to win or to lose.

The President—

We are through with our program. Before proceeding with unfinished business, next in order, I will announce the Committee on Mr. Jardine's paper: Messrs. Fisher, Corbet, Lovejoy, Harbeck and Wagner.

ELECTION OF OFFICERS.

Mr. H. P. Gray—

Is the special order the election of officers the next? Do I understand, sir, that we will proceed, this body as a whole, to express a choice for the officers of President, Vice-President, Secretary and Treasurer, and then a committee be selected to choose the remaining members of the Board of Directors for the ensuing year?

The President—

There is no motion before the house at the present time.

Mr. H. P. Gray—

I understand that was the motion as made yesterday.

The President—

It was discussed.

A Member—

I move you, sir, that we now proceed as a committee of the whole to express our choice for President, Vice-President, Secretary and Treasurer of this Association for the ensuing year, and that the committee be appointed by the Chair for the purpose of selecting the remaining members, and that those so selected shall be among the Directors for the ensuing year—a committee that may be appointed by the Chair for the purpose of selecting the remainder of the Board of Directors.

Motion seconded by Mr. H. C. Eddy, put and carried.

Mr. H. P. Gray—

Is that but an expression of our choice for the various officers mentioned? Do we simply indicate to the Board of Directors whom we want, and then come back and reelect?

The President—

We cannot, under the Charter and By-laws, proceed any other way, except as designated. The idea I get from Mr. Pinkney's motion, is that we simply express an opinion now as to the choice. It would not be binding until the election takes place in the regular order.

Mr. H. P. Gray—

It would seem to be a very embarrassing position for a candidate to go before the committee and then come back to find he is not the choice of this body, and it does not seem that there is any necessity for two elections for a set of officers. I cannot see what the object would be in that.

The Secretary—

I will say, for your information, that it has always been the custom on this floor, at our meeting of the Board of Directors, immediately after adjournment of this meeting, to elect these officers, confirming the choice of this body, which is in compliance with the Articles of Incorporation. As I understand it, the management of this Association is all vested in this Board of Directors.

Mr. H. P. Gray—

As I understand, the plan has been for the Directory to be formed and from the Directory the officers are to be chosen and elected.

The Secretary—

That is the custom, not the By-laws.

The President—

To make it clear to the gentlemen in the house, I will read from the Articles of Incorporation.

As I understand it, if we adopt this method we are simply reversing the method that we followed heretofore. We have selected a

Board of Directors and have then expressed our choice for officers, and this Board of Directors has ratified this selection by electing the officers that we have expressed as our choice. Now we propose to express our choice first before we select the Board of Directors. That is the only difference, as I see it.

(By request Section 13 was read by the Secretary.)

Mr. R. S. Odell—

Does that indicate you have to select Directors for officers?

The President—

As I understand, the motion is simply for an expression of the assembly; it is not legal or binding at all. The idea, as I understand, is simply an expression of opinion.

Mr. R. J. Smith—

It seems to me the difficulty of getting around this point of electing the officers and Directors is: Some ten years ago, I think, this body became incorporated under the laws of Illinois. I do not know what the purpose was. It does not matter now. But the law requires that an incorporated body or a corporation shall elect a certain number of trustees under their By-laws, and from these trustees shall be selected the officers. Now, the difficulty appears to be here, that the Association itself, practically, has no choice as regards the individual officers, but they have got to elect thirteen men as Directors, and those thirteen men select the officers. That is what we are trying to avoid just now. My opinion is that the only way to avoid that and yet elect properly, is to proceed in the way adopted in political conventions quite frequently, that is, to have an informal ballot for the officers of the Association, then suspend the rules, if you choose, and stop balloting and elect your trustees. It is not probable that this Association, or any other intelligent body, would select men whom they know must be three of the Directors, then turn around and not elect them as trustees or Directors, and if it is in order, I move that we proceed to ballot for President, Vice-President and Secretary informally, and that the Secretary read the result of each ballot. Then, when that is done, we can select our trustees, and if the gentlemen here choose to stultify themselves by not selecting the men whom we have expressed a choice for as our principal officers, then that is their fault.

Mr. Pinkney—

As a substitute for all the motions, I move that we now take an informal ballot for the purpose of expressing our choice of officers.

Mr. W. S. Abbott—

Why not elect our thirteen trustees or Directors with the understanding that it is the sense of this meeting that the first one elected shall be elected President, the second Vice-President and the third Secretary and Treasurer?

Motion to proceed to informal ballot for the purpose of expressing a choice of officers, seconded and carried unanimously.

The President—

We will proceed to ballot. The nomination for President is in order.

Mr. Pinkney—

There is an old story that a certain gentleman at one time attended his own funeral, not in the capacity of a well-behaved, well-regulated corpse, but, unfortunately for those who were assembled to do him honor, he acted in the capacity of chief mourner at his own funeral. I have sometimes wondered what sort of a sensation the gentleman had. To-day I think I am in a position to testify, as the good Methodist brothers say. If his feelings were anything like mine, I assure you the sensations are entirely pleasureable, and he must have been satisfied with his experience, and happy to pay tribute to a fellow friend and brother. As I gaze upon the likeness from the pages of memory, I see a smiling face, from whose lips I hear the words that come from the mouth of a strong, true, upright, honest man—a man whom it is a pleasure to know, a man whom one feels can be depended upon under any and all circumstances, a man that you always know where to find. Such a man, I believe, should be the President of a body such as this; and for that purpose I believe that he will, as he certainly should, receive at our hands the choice of this body. I desire, with great pleasure, to present the name of George M. Lovejoy as President for the ensuing year—(applause)—and from the applause that follows his name I think he will be your choice.

Mr. H. C. Eddy—

I rise to second the motion of Mr. Pinkney. I rise with a great deal of pleasure to second my own speech that I had prepared, a nominating speech just read by my friend, Mr. Pinkney. (Applause.)

Some two years ago there was some difference between the gentlemen from the west side of the Missouri River and the gentlemen from the east side, but to-day the gentleman from the west side joins with the gentlemen from the east side in nominating, in this meeting, Mr. Lovejoy as a candidate for the Presidency of this Association.

The President—

Are there any other nominations, gentlemen?

Mr. Holger De Roode—

I believe in having a little competition over this matter. I have in mind a gentleman who is, I think, specially well qualified to fill this position, and who has achieved distinction in our business. I take great pleasure in putting in nomination Mr. George M. Fisher, of the Palatine Insurance Company, as a candidate for the Presidency of this Association.

Mr. Geo. M. Fisher—

This presentation of my name is entirely unauthorized. I must ask the gentleman to withdraw it. Mr. George M. Lovejoy is George M. enough for me, and I would like to take the opportunity of seconding his nomination, but he has been so ably nominated and seconded, I simply take my seat and ask the gentleman to excuse my name from being presented as candidate for President.

The President—

You have heard the motion, gentlemen. If there are no other nominations we will proceed with the election.

Mr. R. J. Smith—

In view of the fact that this is a large body of men and the balloting will take a long time, and there appear to be no other nominations for consideration, I move, sir, that the Secretary be authorized to cast the ballot of this Association for Mr. Lovejoy for President.

Motion seconded and carried unanimously.

The Secretary announced that he had cast the ballot as directed, and the President announced the election of George M. Lovejoy as President.

(Applause.)

(Mr. Lovejoy called.)

Mr. George M. Lovejoy—

I am no speech-maker, and cannot find words to express my gratitude for this honor. You all know the history of our Association; you are familiar with the story of its long life. This present magnificent gathering is the best testimony of its present position. To my mind, an election to the Presidency of this body is the highest honor that can befall a man in our profession. I shall do my best, with your aid and assistance, to maintain this body in its present high standing.

The President—

Nominations for Vice-President are now in order.

Mr. J. C. Dietz—

I nominate Mr. George M. Fisher for Vice-President.

A Member—

I second the nomination.

Mr. S. E. Cate—

It is entirely unauthorized by the party I shall nominate. The gentleman whose name I shall offer is well known to you. He does not reside in this section, but at the foot of the Rocky Mountains. He is a man who has been in the insurance business a great while, is

thoroughly familiar with it and stands preëminent among men. I desire to present the name of H. T. Lamey, of Denver, Colorado.

Mr. H. T. Lamey—

I hope there will be no second. I will corroborate everything the gentleman has said, except as to my fitness for the position. I do reside in the mountains, have been in the insurance business a long while, and all that; but to the other point: the nomination is not authorized, and under no circumstances could I accept.

Mr. Eugene Harbeck—

That is the "lameyist" thing I ever heard.

(Applause.)

Mr. Lamey—

I do not want the nomination at all.

Mr. Fisher—

Having declined the Presidency (applause), I certainly could not take up a second fiddle. I think it is eminently fitting that Mr. Lamey should receive the vote of this Association for Vice-President, not only because of his fitness for the place, nor because of the fact that he delivered one of the finest papers we ever heard in this Association last year, but that he represents the extreme Western boundary of our territory. I will ask all my friends to vote for Mr. Lamey.

Mr. Wagner—

I move that the rules of the Association be laid aside and the Secretary be instructed to cast the ballot unanimously for Mr. H. T. Lamey for Vice-President.

Motion seconded and carried unanimously.

The Secretary announced that he had cast the ballot as directed, and the President announced the election of Mr. H. T. Lamey as Vice-President of the Association for the ensuing year.

(Call for Mr. Lamey.)

Mr. Lamey—

Mr. President, if you insist upon thrusting an honor upon a man, I do not think he should be asked to respond.

The President—

Is the nomination for Secretary and Treasurer to be a separate ballot, or combined?

A Member—

Only one person.

Mr. Eugene Harbeck—

If I understand it correctly, the shortest time that the Secretary of this Association is allowed to serve is seven years. Mr. Munn is short at least two years of that term. We all know how well he has served this Association, and I desire to place his name in nomination for the position of Secretary and Treasurer.

(Applause.)

Mr. R. J. Smith—

I second the nomination.

A Member—

I move that the chairman of this meeting be asked to cast the ballot for Mr. Munn as Secretary and Treasurer.

Motion seconded and carried unanimously, and the President announced the election of Mr. Munn to the office of Secretary and Treasurer.

Mr. A. E. Pinkney—

I move that a committee be appointed for the purpose of selecting the Board of Directors for the ensuing year.

The President—

Gentlemen, you have heard the motion, that the Chair be authorized to appoint a committee who shall return the names of thirteen members of the Association as a Board of Directors for the ensuing year.

Mr. H. N. Wood—

I am very glad indeed that the meeting has seen fit to change the plan of electing the Board of Directors. I do not wish particularly to antagonize the selection of the remaining Directors of this body by means of a committee. I am, however, always opposed to any such plan of electing officers, and I do not want to let this go by without expressing my feeling on that question. My preference would be, yet I do not care as much about it this time as if the officers all were to be elected, and I think I speak the preference of a great many members when I say my preference is that these Directors shall be elected spontaneously from the body itself and not named by any certain committee. My objection to the naming of a Board of Directors by a committee is the same that would exist against the election of officers by any method that would permit the naming of a certain prescribed Board. Possibly the election by ballot taken one at a time will not take any more time than the manner suggested. My own preference would be to elect directly by ballot, and to limit the number which might come from any one State and then elect them one at a time. For the purpose of getting the sense of the meeting I would move, sir, that

we now proceed to the election of the remaining ten Directors, one at a time, and that no more than one Director shall come from any one State—I mean of the remaining ten.

A Member—

I second the motion.

Mr. R. J. Smith—

If Mr. Wood has ever had any experience in getting Directors together to transact business he would certainly have left out of his motion the requirement that no more than one or two should come from any one State. It is totally impracticable. We have already elected a Vice-President from as far west as Denver, and now if we select one Director from each of the States extending from Texas to Maine and from the Dakotas to Florida, you will not be able to have a quorum. It is totally impracticable, and I hope that that part of the motion will not be insisted upon.

Mr. H. N. Wood—

I am not at all anxious on that point. I wanted to provide against selecting too many from Chicago. I will eliminate that portion of the motion asking for a selection by ballot.

Motion seconded as amended.

Mr. C. P. Engleman—

It is an error in stating the number to be ten. We have to elect thirteen.

The President—

That point is well taken. This ballot taken for officers is simply an expression of opinion, an informal ballot. Will Mr. Wood amend his motion by making the number thirteen?

Mr. I. S. Blackwelder—

It is now 4 o'clock. It strikes me that we ought to proceed with the shortest mode of electing a Board of Directors. I will not make this as a motion. I believe there is a motion before us at this time.

The President—

The motion comes up on amendment offered by Mr. Wood to Mr. Pinkney's original motion, that a ballot be cast for thirteen Directors, whose names shall be proposed in open meeting and not through a committee, as usual. Are you ready for the question?

Motion lost.

The President—

We will now proceed in the regular manner and appoint a committee to name thirteen Directors.

Mr. H. C. Eddy—

I do not wish to trespass on the time of this meeting too much, but I do think we should stop a minute to consider that on the 22d of February next it will be the twenty-fifth anniversary of the formation of this Association.

Mr. I. S. Blackwelder—

Let the committee be appointed.

Mr. H. C. Eddy—

I would like, if it is possible, to get the expression of this meeting that the President select a committee of six who might, at their leisure, prepare some fitting way to celebrate this twenty-fifth anniversary. Prior to making any motion in the direction of selecting a committee for that work I think, Mr. President, and would like to say that as we have erected an Association so strong and of such active membership, so many young men have joined our ranks to keep the Association in active life, that it can at least, and I think at this moment should, pass a resolution which shall be at least a part in our program.

When I looked around this room yesterday, and as I look around this room to-day, and see so many members of this Association who have grown grey in the service, it prompts me to make a motion like this, a fitting testimonial, or whatever you may see fit to call it, upon the twenty-fifth anniversary of the birth of this Association. I would like a resolution like this adopted by this Association:

Resolved, That all members who shall have been identified with this Association for twenty-five years shall thereafter be exempt from annual dues, but shall be entitled to all the privileges of membership.

That any member, upon notifying the Secretary of this Association of such continuous membership, shall be placed in the list of privileged members, which shall be reported annually by the Secretary to this Association.

Motion seconded.

Mr. R. J. Smith—

If Mr. Eddy makes that motion seriously, I hope it will have careful attention before the gentlemen here vote upon it. As one of the very few persons who would be a pensioner under this act, I should feel very much embarrassed if I were allowed to walk into the doors of this Association and not be required to put up my five dollars, as usual. I could not do it, and I believe if Mr. Eddy thinks over the subject a night he will conclude that he has, by making that motion, unconsciously perhaps, sought to embarrass quite a number of the older members of this Association, who, no doubt, the older they grow the more sensitive they will be come.

Mr. N. B. Jones—

It seems to me that, after a member has been for twenty-five years in the service of an insurance company, he is more able to pay his dues than most of these young fellows.

Mr. Holger De Roode—

Is Mr. Eddy correct in his statement that that will be the twenty-fifth anniversary? The program states the twenty-sixth.

The President—

This Association was organized October, 1871, if I am correct, at Dayton, Ohio, twenty-five years ago. The gentleman is correct; there were two annual meetings in one year.

Now as to Mr. Eddy's motion. Did I hear a second to that—that those holding membership for twenty-five years be exempt from dues, commencing with next year?

A Member—Yes.

Mr. Eddy—

That was my idea. Of course, if it meets with any opposition I hope you will vote it down, but when a man does faithful service in this Association for twenty-five years I think we ought to give him some consideration and invite him to the balance of our meetings as long as he lives as a privileged member. That is the purport of this resolution.

Mr. I. S. Blackwelder—

There is a sort of suddenness about this. It would seem at this late hour that we are hardly prepared to vote upon it just as we ought. It occurs to me that it would be a good thing to vote upon it a year from now, after we have had time to think over it, and therefore I move that it go over until our next annual meeting.

The President—

The Chair would rule that it might be offered in the same line with others of to-day; that is, simply giving notice that at the next meeting it would be moved that that rule be adopted and put in the By-laws. I hope I am correct in that. It will probably not be a fit subject to be balloted upon now.

Mr. H. C. Eddy—

I will accept that amendment.

The President—

Then I will receive it and place it along with others to be brought up at the next meeting.

Mr. Eddy—

I will move that a committee of six be appointed by the Chair to prepare some fitting mode of celebrating, or recognizing at least, the anniversary of the birth of this Association. There are but three or four gentlemen with us to-day who were present at the inception of this Association, and they all agree that the 22d of February is the birthday of this Association. Now, there are other meetings to be held on that day, and I think a committee might be selected to devise some

method of recognizing that epoch in our history. They might simply adopt the resolution and recommend it there in their report.

The President—

The motion is to appoint a committee of six to provide for the entertainment anything they may direct, so as to celebrate the twenty-fifth anniversary of this Association. What is your pleasure, gentlemen?

Motion seconded and carried unanimously.

The President—

I will announce the following Committee: H. C. Eddy, R. J. Smith, R. S. Sayres, Geo. W. Adams, A. E. Pinkney, Geo. M. Fisher.

Mr. W. H. Crandall—

I will renew the suggestion made, and ask unanimous consent to listen to Mr. Strellinger, of Detroit.

Which consent was granted, and Mr. Strellinger addressed the Association for some minutes.

BOARD OF DIRECTORS.

Mr. H. P. Gray—

Your Committee, appointed for the purpose of nominating thirteen Directors of the Association for the ensuing year, beg leave to submit the following:

Illinois.....	Chicago.....	Geo. M. Lovejoy.
Illinois.....	Chicago.....	E. V. Munn.
Illinois.....	Chicago.....	R. S. Odell.
Illinois.....	Chicago.....	J. W. Robertson.
Illinois.....	Chicago.....	D. T. Devin.
Colorado.....	Denver.....	H. T. Lamey.
Indiana.....	Terre Haute.....	J. Irving Riddle.
Minnesota.....	Northfield.....	E. M. Hitchcock.
Missouri.....	Kansas City.....	A. F. Bullard.
Iowa.....	Des Moines.....	W. E. Page.
Wisconsin.....	Milwaukee.....	H. A. Nolte.
Michigan.....	Saginaw, E. S.....	Otto Schupp.
Ohio.....	Columbus.....	Edmund Gardner.

For fear that some of the gentlemen may think that Illinois has been given a preponderance in the selection of Directors, I would say that if they will look at the Proceedings, year by year, they will find it is necessary for the President of the Association to have from five to seven of the Directors from Illinois, in order that he may get a quorum at any time during the year for any business coming up—anything in the way of special business.

The President—

Gentlemen, you have heard the report of the committee.

Mr. J. C. Dietz—

I move that the report be adopted, and that the Secretary be authorized to pass the vote of this Association for this list of Directors.

Motion seconded and carried unanimously.

The President—

I would like to appoint a committee of three to escort the new President into the room: Messrs. Smith, Lenehan and Eddy.

While that committee is out looking for the President, I want to say that Mr. Whitcomb, Fire Marshal of Massachusetts, has very kindly presented the library with the annual and special reports of the City of Boston from 1886 to 1894, and also with a number of copies of the method of procedure, in the State of Massachusetts, in the office of which he has control.

Mr. H. P. Gray—

I move that the Secretary be instructed to acknowledge the receipt thereof, and to return the unanimous thanks of the Association for these and for his most excellent address, and that we agitate the question of establishing similar offices in other States.

Motion seconded and carried unanimously.

Mr. J. C. Dietz—

Not to be technical, but for information, I would like to inquire if our President, Vice-President, Secretary and Treasurer are now elected. Does this vote show the choice of the Association?

The President—

I think, perhaps, Mr. Dietz's position is well taken. It was an informal vote, and it may be in order to have a motion made.

Mr. J. C. Dietz—

I move you, Mr. President, in order to keep the record straight, that the Secretary be instructed to cast the vote of this Association for President, Vice-President, Secretary and Treasurer, the officers of this Association named.

The President—

Is it necessary?

Mr. Holger De Roode—

I do not think any motion is required. The Directors are expected to elect the officers of this Association. It is their corporate duty.

The committee appointed to escort the President to the chair, returned with Mr. George M. Lovejoy.

The President—

I have pleasure in introducing your new President, Mr. George M. Lovejoy.

Mr. George M. Lovejoy (President)—

Gentlemen: I will announce that the new Board of Directors will meet in the small anteroom immediately after this meeting. As I understand it, the Board of Directors are to return the names of the officers to the Association to be balloted on so as to keep ourselves in line with the By-laws.

The Secretary—

It has always been the custom for the Board of Directors to meet and approve the election of officers.

Mr. R. S. Odell—

For information, I would like to ask our retiring President—he states that the officers are elected by the Directors. I want to know where he finds it. It has been so stated two or three times. I would like to have somebody tell where he finds it in our Constitution and By-laws, or in the Articles of Incorporation either.

The Secretary—

(Reads from Sections 12 and 13.)

Mr. R. S. Odell—

There is nothing in the Articles of Incorporation, in my opinion, that throws the election of the officers of this Society in the Board of Directors. It merely states that the officers that are elected by this Society shall come from the Board of Directors, as I understand it. I rise for information on that subject.

Mr. H. P. Gray—

The fact is, that the report of the committee is simply accepted and approved. So far as the election of officers is concerned, it seems entirely in order. The only thing we want to do now is to have the vote cast for those Directors as reported by the committee. That is the way, as I judge. I may not be right.

Mr. George M. Lovejoy (President)—

If that is the case, I feel rather out of place in this position, and I would like to call Mr. Littlejohn to the chair.

Mr. W. J. Littlejohn (President)—

I did not catch the motion before the house.

Mr. R. S. Odell—

I move that the Secretary be empowered to cast a ballot for George M. Lovejoy as President, H. T. Lamey as Vice-President and

E. V. Munn as Secretary and Treasurer, and that the vote be made formal.

Motion seconded.

Mr. Holger De Roode—

I rise to a point of order. This is out of order and in violation of our corporate duties. It is only the Board of Directors who are authorized to elect, out of their own numbers, the officers of the Society. We have simply expressed a preference here, and to-morrow, if this Board of Directors wish to elect entirely different officers, it is within their legal province to do so. We only assume that they will not do so.

Mr. H. Clarkson—

As I understand the situation, this Association is chartered by the State of Illinois. The statutes of Illinois provide now that the officers of an Association, which has been chartered by the State, shall be elected—that is, that the Association may elect a Board of Directors. It is provided expressly that the officers of such an Association shall be elected by the Board of Directors from their number, and all effort that we have made to-day to elect officers is simply advisory. We are in favor out West of obeying all the laws of the State, and in this Association you have chartered yourselves, and you are bound by the statutes of the State to elect your officers according to the statutes of the State, and you cannot elect them here to-day. You can simply indicate whom you want. The Board of Directors are the only people, the only officers that can elect the officers of this Association who can hold their respective offices legally.

Mr. H. P. Gray—

I still claim that I am right in my position. I remember very distinctly, when I had the honor to be elected President of this Association, that was the mode of procedure. There was an expression of preference, and immediately upon the retirement of my predecessor, after the Association had elected the Directors, the Directors retired to one side of the room, after the adjournment of the meeting, and elected the officers, confirming the Association's action. I still think that I am right in the motion, that we now proceed to elect a Board of thirteen Directors, as submitted by the committee that you appointed.

Mr. Holger De Roode—

That has been done.

The President—

To inform the members upon the subject, I read from Section 9:

Mr. H. P. Gray—

The committee has been chosen and has indicated the Board of Directors, and they have been elected. Now it simply remains for the Board of Directors to confirm the action of the Association, that is all. It does not require any motion from this body nor any action.

The President—

The procedure heretofore has been in that line.

Mr. H. P. Gray—

It was in my case, and in the case of my predecessor.

The President—

The method of procedure, so far as the Chair can understand it, is simply to choose from the Board of Directors all these officers.

Mr. H. P. Gray—

That is all right for a method of procedure of this Association, but as Mr. Clarkson said, in an incorporated body the officers must be elected in accordance with the statutes of the State. The Association selects the Directors, and they confirm the choice of the Association. It is, after all, simply a ratification on the part of the Board of Directors.

The President—

That is, action to be taken on the part of the Board of Directors after the adjournment of the Association; that is, that the vote be declared formal, that will cover the point, and be in line with our By-laws. The Directors shall report in that way.

Mr. H. C. Eddy—

This Constitution under which we are acting, was adopted several years ago. We never have had any difficulty, and there is no necessity whatever for this discussion coming before this meeting. The Board of Directors have always, so long as we have been acting under this Constitution, proceeded under the same method as Mr. Gray himself suggested, and there has never been any question. The Directors have always followed the wishes of this Association in electing themselves to office—that is, those designated by the voice of this Association.

Mr. Gray—

If there is no further business, I move we adjourn.

The President—

Before that motion is put, there is a committee of six to be

appointed, which will be made by the new President, on the resolution of Mr. Eddy providing for the twenty-fifth anniversary of the birth of this Association.

Motion put, seconded and carried unanimously, and at 5 P. M. The Twenty-Sixth Annual Meeting of the Fire Underwriters' Association of the Northwest stood adjourned.

MEETING OF THE BOARD OF DIRECTORS

OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,
HELD AT THE

*Auditorium Hotel, Chicago, Illinois, at 2 P. M., on Thursday, September
26th, 1895.*

Present: Messrs. George M. Lovejoy, R. S. Odell, H. T. Lamey, J. I. Riddle, E. M. Hitchcock, A. F. Bullard, W. E. Page, and E. V. Munn.

Meeting called to order by Mr. George M. Lovejoy, President.

Mr. Munn moved that the Board of Directors approve the election of Mr. George M. Lovejoy as President of the Fire Underwriters' Association of the Northwest for the ensuing year.

Motion seconded and carried unanimously.

Mr. Munn moved that the Board of Directors approve the election of Mr. H. T. Lamey as Vice-President of the Fire Underwriters' Association of the Northwest for the ensuing year.

Motion seconded and carried unanimously.

The Secretary thereupon declared the election of Mr. George M. Lovejoy as President of the Association for the ensuing year and Mr. H. T. Lamey as Vice-President of the Association for the ensuing year, as duly ratified by the Board of Directors.

On motion, duly made, seconded and unanimously carried, Mr. E. V. Munn was declared elected as Secretary and Treasurer of the Association for the ensuing year.

On motion that seven hundred copies of the Proceedings of this meeting be printed, the same was duly seconded and unanimously carried.

On motion that the salary of the Secretary and Treasurer for the ensuing year be fixed at \$300, as for the past year, the same was duly seconded and unanimously carried.

On motion that a committee of three, together with the President and Secretary of the Association, be elected a Library Committee for the ensuing year, for the purposes heretofore discussed, the same was duly seconded and unanimously carried.

On motion, duly seconded and unanimously carried, Messrs. Lovejoy, Munn and Odell were declared members of the Library Committee for the ensuing year.

The following committee on the twenty-fifth anniversary of the Association was appointed by the President: Messrs. H. C. Eddy, R. S. Sayres, A. E. Pinkney, R. J. Smith, George W. Adams.

On motion of the Secretary the Board adjourned subject to the call of the President.

DIRECTORY OF MEMBERSHIP.



NAME.	ADDRESS.	TITLE.	COMPANY.
Abbott W. S.,	Lapeer, Mich.,	State Agent,	N. British & Mercantile.
Adams Geo. W.,	Chicago, Ill.,	Adjuster,	Independent
Affeld Chas. E.,	174 La Salle, Chicago,	General Agent,	Hamburg-Bremen Ins. Co.
Allabach E. W.,	Des Moines, Iowa,	Special Agent,	Commercial Union, Eng.
Allen E. L.,	New York City,	Vice-President,	German-American Ins. Co.
Althouse W. L.,	Grand Rapids, Mich.,	Special Agent,	Grand Rapids Fire Ins. Co.
Alverson H. C.,	Eric, Pa.,	Asst. Gen'l Agent,	Ins. Co. of N. America.
Andrews C. L.,	Detroit, Mich.,	Secretary,	Philadelphia Underwriters.
Andrews D. W.,	Detroit, Mich.,	Special Agent,	Detroit F. & M. Ins. Co.
Armstrong F. W.,	Indianapolis, Ind.,	State Agent,	Sun Insurance Office.
Armstrong G. A.,	Detroit, Mich.,	Sp'l Agt. & Adj.,	Germania, N. Y.
Atwood H. F.,	Rochester, N. Y.,	Secretary,	Hartford Fire Ins. Co.
Auerbach B.,	147 La Salle, Chicago,	Adjuster,	Rochester-German Ins. Co.
Bailey Geo. A.,	Topeka, Kansas,	Special Agent,	Pellet & Hunter.
Bailey J. W.,	Topeka, Kansas,	Special Agent,	Phenix Ins. Co., N. Y.
Baker Thos. Jr.,	Fargo, N. Dak.,	Special Agent,	Phenix, of Brooklyn.
Bament W. N.,	Chicago, Ill.,	Adjuster,	Queen Insurance Co.
Banta Geo.,	Menasha, Wis.,	State Agent,	Home Insurance Co.
Barnard C. F.,	Omaha, Neb.,	Special Agent,	Phenix, Brooklyn.
Barnum W. L.,	205 La Salle, Chicago,	Secretary,	Queen Ins. Co., America.
Barrow J. S.,	208 La Salle, Chicago,	Special Agent,	Millers' National, Ill.
Barry Chas. H.,	The Temple, Chicago,	Manager,	Delaware & Reliance.
Bastert J. S.,	Quincy, Ill.,	Special Agent,	Pennsylvania Fire.
Becker E. A.,	Lincoln, Neb.,	Secretary,	Manchester Assur. Co.
Belden J. S.,	Chicago, Ill.,	Manager,	Farmers & Merchants.
Belding Geo. T.,	208 La Salle, Chicago,	Asst. Manager,	London & Lancashire.
Bell G. H.,	Dayton, Ohio,	State Agent,	Delaware & Reliance.
Benedict H. F.,	Omaha, Neb.,	State Agent,	N. British & Mercantile.
Bennett H.,	Cedar Rapids, Iowa,	Inspector,	Western Assur., Toronto.
Benton W. P.,	Indianapolis, Ind.,	Special Agent,	British America, Toronto.
Berry E. H.,	Milwaukee, Wis.,	State Agent,	Sun Fire, England.
Best Jas. G. S.,	Chicago, Ill.,	Special Agent,	Liverp. & London & Globe.
Black J. P.,	177 La Salle, Chicago,	Adjuster,	Agricultural, N. Y.
Blackwelder I. S.,	Rialto Bldg., Chicago,	Manager,	Independent.
Blauvelt Albert,	218 La Salle, Chicago,	Inspector,	Niagara Fire Ins. Co.
Bliven Chas. E.,	218 La Salle, Chicago,		Western Factory Assn.
Bliven Waite,	218 La Salle, Chicago,	Special Agent,	American Fire, Phila.
Bloom Nelson A.,	Detroit, Mich.,	Special Agent,	Continental Ins. Co.
Blossom Geo. W.,	Chicago, Ill.,	Asst. Gen. Agent,	National Fire, Hartford.
Bourne R. W.,	St. Louis, Mo.,	Special Agent,	Liverp. & London & Globe.
Bowen Fred. W.,	Chicago, Ill.,	Special Agent,	Delaware & Reliance Ins. Co.
Bowers F. W.,	Kansas City, Mo.,	Special Agent,	Orient Ins. Co.
Bowers H. E.,	54 William, New York.	Manager,	N. British & Mercantile.
Bradley C. B.,	Chicago, Ill.,	Special Agent,	New Hampshire Ins. Co.
Bradshaw W. D.,	177 La Salle, Chicago,	General Agent,	Union Ins. Co., Pa.
Brant J. A.,	Minneapolis, Minn.,	Inspector,	
Bredenbagen W. C.,	St. Paul, Minn.,	General Agent,	Milwaukee Mechanics'.
Briggs N. E.,	Chicago, Ill.,	Special Agent,	N. British & Mercantile.
Briggs R. R.,	St. Paul, Minn.,	State Agt. & Adj.,	German Ins. Co.
Briggs Theo. W.,	Appleton, Wis.,	State Agent,	Home Ins. Co., N. Y.
Brooks Fred. S.,	71 Fort St. W., Detroit,	Special Agent,	Niagara Fire Ins. Co.
Brown Geo. T.,	Dayton, Ohio,	Special Agent,	Caledonian Ins. Co.
Brown M. O.,	169 Jackson, Chicago,	General Agent,	Westchester, N. Y.
Brown W. F.,	Jacksonville, Ill.,	Special Agent,	
Buckman R. M.,	177 La Salle, Chicago,	Adjuster,	Independent.
Bullard A. F.,	Kansas City, Mo.,	State Agt. & Adj.,	N. British & Mercantile.
Burns M. J.,	Denver, Col.,	Manager,	

NAME.	ADDRESS.	TITLE.	COMPANY.
Burrows D. W.,	Chicago, Ill.,	General Agent,	{ Ins. Co. N. America. Philadelphia Underwriters.
Butler L. C.,	Toledo, Ohio,	Special Agent,	
Calley E. J.,	179 La Salle, Chicago,	Special Agent,	American, N. Y.
Campbell E. T.,	St. Louis, Mo.,	Asst. Secretary,	London Assurance Corp.
Campbell P. S.,	Louisville, Ky.,	Adjuster,	American Central Ins. Co.
Carlisle E. G.,	Chicago, Ill.,	Special Agent,	Independent.
Carlisle Henry W.,	Chicago, Ill.,	Special Agent,	Springfield F. & M.
Carroll Chas. E.,	St. Louis, Mo.,	Adjuster,	Continental Ins. Co.
Carroll F. C.,	Cleveland, Ohio,	State Agent,	Independent.
Carson R. B.,	Manhat'n Bldg., Chicago,	Spl. Agt. & Adj.,	Commercial Union, Eng.
Cary Eugene,	Rialto Bldg., Chicago,	Manager,	German-American Ins. Co.
Case Chas. Lyman,	New York City,	Manager,	London Assurance.
Caswell Jas. H.,	Royal Bldg., Chicago,	Adjuster,	Germania, N. Y.
Cate S. E.,	Des Moines, Iowa,	Spl. Agt. & Adj.,	Delaware & Reliance.
Chamberlin W. O.,	Minneapolis, Minn.,	State Agent,	Niagara Fire Ins. Co.
Chapman W. A.,	Milwaukee, Wis.,	Special Agent,	Connecticut Fire.
Chard Thos. S.,	157 La Salle, Chicago,	General Manager,	Firemans Fund, Cal.
Clarke Edward D.,	Chicago, Ill.,	Special Agent,	Lancashire Ins. Co.
Clarke H. W.,	Winona, Minn.,	Special Agent,	Fire Ass'n, Philadelphia.
Clarkson H.,	Topeka, Kansas,	Ins. Publisher.	
Clifford W. E.,	Evanston, Ill.,	Special Agent,	Northern City.
Clinton J. H.,	Des Moines, Ia.,	Special Agent,	London Assurance Co.
Clough Allen E.,	{ Monadnock Building, Chicago, }	Special Agent,	Northern Assurance, Eng.
Cobban Walter H.,	Minneapolis, Minn.,	Special Agent,	Manchester Assur.
Colby C. B.,	Denver, Col.,	Special Agent.	
Colby C. K.,	Denver, Col.,	Manager,	New Zealand.
Cole A. P.,	Marshall, Ill.,	Special Agent,	Hartford Fire Ins. Co.
Collins Martin,	107 Ch. Com., St. Louis,	General Agent,	{ Fire Association, Phila. American, N. Y.
Colson H. W.,	Minneapolis, Minn.,	Special Agent,	Commercial, Cal.
Corbet J. C.,	Chicago, Ill.,	Asst. Manager,	Traders' Ins. Co.
Corliss G. D.,	Chicago, Ill.,	Asst. Manager,	Lancashire Ins. Co.
Cornell H. F.,	Kalamazoo, Mich.,	General Agent,	Merchants Ins. Co.
Cowles C. S.,	Merriam Park, Minn.,	Special Agent,	German, Freeport, Ill.
Cram Geo. A.,	Council Bluffs, Ia.,	Special Agent,	Royal Ins. Co., England.
Cramer Adolf J.,	Milwaukee, Wis.,	Secretary,	American Central Ins. Co.
Crandall A. A.,	Toronto, Canada,	Agency Manager,	Milwaukee Mechanics'.
Crandall W. H.,	Merriam Park, Minn.,	State Agent,	Western, Toronto.
Cratsenberg A. A.,	St. Paul, Minn.,	State Agent,	{ Western Assur., Toronto. British Amer., Toronto.
Crawford H. F.,	208 La Salle, Chicago,	Special Agent,	German-American Ins. Co.
Cree Will C.,	Denver, Col.,	Special Agent,	Glens Falls.
Crooke George,	Chicago, Ill.,	Manager,	Lancashire Ins. Co.
Crosby George R.,	Manhat'n Bldg., Chicago,	Special Agent,	{ Western Adjustment and Inspection Co.
Croskey T. F.,	Chicago, Ill.,	Special Agent,	{ American, N. Y. Ins. Co. of N. America.
Cunningham J. L.,	Glens Falls, N. Y.,	President,	Philadelphia Underwriters.
Cunningham W. H.,	Royal Bldg., Chicago.,	Manager,	Glens Falls Ins. Co.
Daggett P. A.,	Spokane, Wash.,	Insurance Agent,	Fire Association, Phila.
Dallas W. I.,	Omaha, Neb.,	Special Agent,	Associate Member.
Dana Francis,	Chicago, Ill.,	Special Agent,	Phenix Assurance, Eng.
Dana H. C.,	Chicago, Ill.,		
Daniel T. R.,	Minneapolis, Minn.,	State Agent,	Williams, Dana & Deems.
Daniel Wm. C.,	Cincinnati, Ohio,	Special Agent,	N. British & Mercantile.
Daniels W. H.,	Minneapolis, Minn.,	Special Agent,	Northern Assurance.
Dargan J. T.,	Dallas, Texas,	General Ins. Agent.	Northern Assurance, Eng.
Davies John E.,	Racine Wis.,	State Agent,	
Davis John H.,	Chicago, Ill.,	Manager,	Ætna, Hartford.
De Camp Jas. M.,	Cincinnati, Ohio.,	General Agent,	Pennsylvania Fire Ins. Co.
Deems H. W.,	The Temple, Chicago,		Liverp. & London & Globe.
De Forest E. F.,	Chicago, Ill.,	Gen. Western Agt.,	Williams, Dana & Deems.
De Roope Holger,	Chicago, Ill.,	Insurance Agent.	Farmers' Fire, York, Pa.
Devin D. T.,	210 La Salle, Chicago,	Manager,	
Devin Geo.,	208 La Salle, Chicago,	Special Agent,	Delaware & Reliance.
DeWitt C. L.,	Indianapolis, Ind.,	Special Agent,	Glens Falls Ins. Co.
De Wolf J. H.,	Providence, R. I.,	President,	Providence-Washington.

NAME.	ADDRESS.	TITLE.	COMPANY.
Dietz Jacob C.,	Chicago, Ill.,	Sp'l Agt. & Adj.,	Traders' Ins. Co.
Dike Henry A.,	Chicago, Ill.,	Special Agent,	Fire Association.
Dosser Chas. E.,	Syracuse, N. Y.,	State Agent,	Firemans Fund Ins. Co.
Dreher E. W.,	Philadelphia, Pa.,	Special Agent,	Spring Garden Ins. Co.
Driscoll M. F.,	Chicago, Ill.,	General Agent,	Phoenix Assurance, Eng.
Drumm W. I.,	Topeka, Kas.,	Special Agent,	German-American Ins. Co.
Ducat Arthur C.,	Chicago, Ill.,	Insurance Agency.	
Dudley W. W.,	N. Y. Life Bldg., Chicago,	Manager,	Manchester, England.
Dunlop Chas. D.,	Denver, Col.,	Manager,	Providence-Washington.
Dunning F. A.,	Chicago, Ill.,	Special Agent,	Phoenix, Brooklyn.
Eaton S. S.,	St. Paul, Minn.,	Insurance Agent.	
Ebbert Geo. G.,	138 La Salle, Chicago,	Special Agent,	Scottish Union & Nat.
Eddy H. C.,	Manhat'n Bdg., Chicago,	Resident Secretary,	Commercial Union, Eng.
Edmonds J. F.,	Deadwood, S. D.,	Special Agent,	Commercial Union.
Eggleson Seth,	Louisville, Ky.,	Special Agent,	Royal, England.
Elliot H. A.,	Des Moines, Ia.,	Vice-President,	State of Des Moines Ins. Co.
Englemann C. P.,	Chicago, Ill.,	State Agent,	Sun Fire Office.
Esler R. B.,	Belleville, Ill.,	Special Agent,	Niagara Fire Ins. Co.
Eustis Truman W.,	Chicago, Ill.,	Asst. Gen. Agent,	Phenix, Brooklyn.
Evans A. N.,	Columbus, Ohio,	Special Agent,	R. I. Underwriters' Ass'n.
Faatz J. B.,	Des Moines, Ia.,	Special Agent,	Delaware & Reliance.
Fairbrother W. L.,	Lincoln, Neb.,	Special Agent,	Firemans Fund.
Fargo W. D.,	St. Paul, Minn.,	Adjuster,	Independent.
Fargo F. M.,	St. Paul, Minn.,	Special Agent,	Sun Fire Office.
Faville W. H.,	Englewood, Ill.,	Special Agent,	Rockford & Security.
Feller Wm.,	Chicago, Ill.,	Manager,	W. Underwriters Ins. Co.
Fisher G. M.,	Chicago, Ill.,	Manager,	Palatine Ins. Co.
Fisher Walter I.,	Cassilton, N. D.,	Secretary,	Minnesota State Bd.
Fletcher John S.,	Detroit, Mich.,	Special Agent,	Norwich Union.
Flintjer D. J.,	{ 604 Massachusetts Bldg } { Kansas City, Mo., }	Adjuster,	Independent.
Foljambe Theo. D.,	177 La Salle, Chicago,	Special Agent,	American, Boston.
Footo A. D.,	N. Y. Life Bldg., Chicago,	Adjuster,	Central Adjustm't Bureau.
Force F. L.,	Chicago, Ill.,	Adjuster,	Continental.
Foreman E. P.,	177 La Salle, Chicago,	Special Agent,	Franklin, Philadelphia.
Fort C. W.,	Kansas City, Mo.,	Resident Secretary,	N. British & Mercantile.
Foster Wm. R.,	Grand Rapids, Mich.,	State Agent,	N. Y. Underwriters' Agency.
Fowler Henry,	Columbus, Ohio,	State Agt. & Adj.,	Home Ins. Co.
Fox W. F.,	240 La Salle, Chicago,	Secretary,	L. B. Com. Nos. 2 and 3.
Friedly H. H.,	Indianapolis, Ind.,	Special Agent,	Royal, England.
Gadsden C. R.,	Chicago, Ill.,	Adjuster,	Western Insp'n & Adj'g.
Gadsden J. S.,	Chicago, Ill.,	Manager,	Ætna, Hartford.
Gardiner David L.,	Chicago, Ill.,	Special Agent,	Union Assur. Society.
Gardner Edmund,	Columbus, Ohio,	State Agent,	Sun Fire Office.
Garrigue R. H.,	Chicago, Ill.,	Manager,	Merchants', N. J.
Gill Geo. C.,	Champaign, Ill.,	Special Agent,	Atlas Assurance Co.
*Glassford H. A.,	New York,	Retired.	
Glen James,	Chicago, Ill.,	Asst. Manager,	Manchester Assurance Co.
Glidden H. H.,	Chicago, Ill.,	Superintendent,	Chicago Underwriters' Assn.
Goff E. L.,	Philadelphia, Pa.,	Asst. Secretary,	Spring Garden Ins. Co.
Goodrich P. R.,	Denver, Col.,		Cobb, Wilson & Co.
Gordon F. F.,	Chicago, Ill.,	Special Agent,	Rockford & Security.
Gray H. P.,	Chicago, Ill.,	Manager,	Hanover Ins. Co.
Gray Henry W. Jr.,	Louisville, Ky.,	Special Agent,	American Fire, Pa.
Gray J. H.,	Chicago, Ill.,	Special Agent,	N. British & Mercantile.
Greely Otto E.,	Minneapolis, Minn.,	Adjuster,	Phenix, Brooklyn.
Grenell Howard,	Minneapolis, Minn.,	Special Agent,	Merchants', N. J.
Griffith J. H.,	Rock Island, Ill.,	Sp'l Agt. & Adj.,	Western Assurance.
Griffiths J. C.,	Rookery Bldg., Chicago,	Asst. Manager,	N. British & Mercantile.
Hainsworth Jos.,	Chicago, Ill.,	State Agent,	Milwaukee Mechanics.
Hall Cecil A.,	Toledo, Ohio,	Special Agent,	United Firemen's, Pa.
*Hall Henry H.,	New York,	Manager,	Northern, England.
Hall J. B.,	174 La Salle, Chicago,	Sp'l Agt. & Adj.,	Girard, Pa.
Hall Thrasher,	St. Louis, Mo.,	Adjuster,	Independent.
Halle E. G.,	Royal Bldg., Chicago,	Manager,	Germania Fire Ins. Co.
Harbeck Eugene,	Chicago, Ill.,	General Agent,	Phenix, Brooklyn.
Harford W. P.,	Omaha, Neb.,	General Agent,	Ætna, Hartford.
Hart H. B.,	Cincinnati, Ohio,	General Agent,	Western Assurance.
Harvey R. D.,	Chicago, Ill.,	Special Agent,	Greenwich Ins. Co.
Hawthurst W. F.,	Detroit, Mich.,	Special Agent,	Commercial Union, Eng.

* Honorary Member.

NAME.	ADDRESS.	TITLE.	COMPANY.
Hayes Geo. W.,	Milwaukee, Wis.,	General Agent,	Western, Toronto.
Hayes G. W. Jr.,	Chicago, Ill.,	Special Agent,	Lancashire Ins. Co.
Hayes J. J.,	The Temple, Chicago,	Special Agent,	R.I. Underwriters' Ass'n.
Heaford H. H.,	The Temple, Chicago,	General Adjuster,	Phoenix, Hartford.
Hebgen Gust.,	{ 647 Second St., Mil- waukee, Wis., }	State Agent,	German, Freeport, Ill.
Herbold C. J.,	Madisonville, Ohio,	Special Agent,	Firemans Fund Ins. Co.
Herdegen S.,	Milwaukee, Wis.,	State Agent,	Phoenix, Hartford.
Hershey H. H.,	Racine, Wis.,	Inspector,	
Heywood P. P.,	Chicago, Ill.,	General Agent,	Hartford Fire, Conn.
Hicks C. W.,	Council Bluffs, Ia.,	Special Agent,	
Higbee W. E.,	Rialto Bldg., Chicago,	Manager,	Western Factory Ass'n.
Higley Chas. W.,	Minneapolis, Minn.,	Special Agent,	N. Y. Underwriters' Agency.
Hildreth L. E.,	N. Y. Life Bldg., Chicago,	Special Agent,	Hartford Fire, Conn.
Hill Herbert C.,	Boston, Mass.,	General Adjuster,	For New England.
Hilton J. M.,	Freeport, Ill.,	Asst. Secretary,	German, Freeport.
*Hine C. C.,	New York,	Editor,	Monitor.
Hirsch R. J.,	Chicago, Ill.,	Special Agent,	Continental Ins. Co.
Hitchcock E. M.,	Northfield, Minn.,	Special Agent,	American Fire, Pa.
Hobbs Perry J.,	Chicago, Ill.,	Adjuster,	Hartford Fire.
Hoffman J. W.,	Kansas City, Mo.,	Special Agent,	London & Lancashire.
Hollinshead C. S.,	{ S. W. cor. 3d and Wal- nut, Philadelphia, Pa., }	President,	Union Ins. Co. Phila.
Holloway Geo. A.,	N. Y. Life Bldg., Chicago,	Examiner,	Hartford Fire Ins. Co.
Holman Isaac W.,	The Temple, Chicago,	General Agent,	
Holman C. J.,	Denver, Col.,	Resident Secretary,	Commercial Union, Eng.
Holmes F. S.,	Omaha, Neb.,	Special Agent,	London & Lancashire.
Hopkins John T.,	Omaha, Neb.,	Special Agent,	Phenix, Brooklyn.
Honge H. J.,	240 La Salle, Chicago,	Special Agent,	Orient, Hartford.
Hough E. A.,	Jackson, Mich.,	State Agent,	Ohio Farmers.
Howley John,	45 Cedar St., N. Y. City,	General Adjuster,	Independent.
Hubble John P.,	St. Louis, Mo.,	State Agent,	
Hubble J. W.,	Chicago, Ill.,	Special Agent,	Farmers Ins. of York.
Humphrey W. B.,	Lincoln, Neb.,	Special Agent,	Traders' Ins. Co.
Hunter R. H.,	Chicago, Ill.,	Special Agent,	Norwich Union Soc'y.
Ingram John C.,	Indianapolis, Ind.,	Sp'l Agt. & Adj.,	Liverp. & London & Globe.
Jardine Robert,	240 La Salle, Chicago,	Inspector,	
Johnson Jas. J.,	Chicago, Ill.,	Sp'l Agt & Adj.,	Niagara Fire Ins. Co.
Johnson W. N.,	Erie, Pa.,	Asst. Gen. Agent,	{ Ins. Co. of N. America. Philadelphia Underwriters.
Jones N. B.,	Lansing, Mich.,	Special Agent,	American Fire, Pa.
Joseph Jas. F.,	Cincinnati, Ohio,	Special Agent,	Phenix, Brooklyn.
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Page E. S.,	Des Moines, Iowa,	State Agent,	Home Ins. Co., N. Y.
Peetrey Jacob,	London, Ohio,	State Agent,	Fire Association, Phila.
Preston E. C.,	Detroit, Mich.,	Secretary,	Michigan F. & M.
Rice E. F.,	Cincinnati, O.,	Adjuster,	Ætna, Hartford.
Ruegger S. A. D.,	Chicago, Ill.,	Special Agent,	N. British & Mercantile.
Schultz Daniel,	Milwaukee, Wis.,	General Agent,	Milwaukee Mechanics'.
Schupp Simeon,	Chicago, Ill.,	General Agent,	German, Freeport, Ill.
Sewell John,	Montreal, Canada,	General Adjuster,	Royal Canadian Ins. Co.
Simonds E. A.,	Chicago, Ill.,	General Agent,	Greenwich Ins. Co., N. Y.
Spalding A. W.,	Chicago, Ill.,	General Agent,	Home Mutual, Cal.
Sweeney Anthony,	Denver, Col.,	State Agent,	America, Philadelphia.
Travis A. C.,	St. Louis, Mo.,	Manager West- ern Dept.	Firemen's, Dayton.
Underwood T.,	Chicago, Ill.,	Adjuster,	Independent.
Vance J. P.,	53 West 3d, Cincin- nati, O.,	General Agent,	Hamburg-Bremen, Germany.
Vernor Benjamin,	Detroit, Mich.,	Special Agent,	Union Ins. Co., Phila.
Warner D. B.,	Chicago, Ill.,	General Agent,	Springfield F. & M.
Waters A. J.,	Cleveland, Ohio,	State Agent,	Phenix, London.
Webber Hiram F.,	Dayton, Ohio,	Special Agent,	Continental, N. Y.
Wessenberg C.,	Mobile, Ala.,	General Agent,	Connecticut Ins. Co.
Whitehead J. M.,	Chicago, Ill.,	Special Agt. and Adjuster,	Mobile Underwriters'.
Whiting J. H. C.,	Philadelphia, Pa.,	Editor,	Imperial, England.
Young Mar. V. B.,	Rochester, N. Y.,	General Agent,	<i>Amer. Exchange & Review.</i> Commerce Ins. Co.

HISTORICAL.

ANNUAL MEETINGS OF THE ASSOCIATION.

- 1871—DAYTON, OHIO, February 22:
C. E. BLIVEN, Chairman. R. L. DOUGLASS, Vice-President.
*J. S. REED, President. C. E. BLIVEN, Sec. and Treas.
- 1871—INDIANAPOLIS, IND., July 25 and 26:
J. S. REED, President. R. L. DOUGLASS, Vice-President.
*A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1872—DETROIT, MICH., July 17, 18 and 19:
A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1872—CHICAGO, ILL., September 18 (Special):
A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
*R. J. SMITH, President. S. LUMBARD, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1873—MILWAUKEE, WIS., July 16 and 17:
R. J. SMITH, President. S. LUMBARD, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1874—LOUISVILLE, KY., May 20 and 21:
R. J. SMITH, President. S. LUMBARD, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1875—CHICAGO, ILL., September 22, 23 and 24:
C. W. MARSHALL, President. J. O. WILSON, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1876—CHICAGO, ILL., September 27 and 28:
J. O. WILSON, President. B. VERNOR, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1877—CHICAGO, ILL., September 19, 20 and 21:
C. E. BLIVEN, President. P. P. HEYWOOD, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1878—CHICAGO, ILL., September 18 and 19:
I. S. BLACKWELDER, President. J. M. DRESSER, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1879—CHICAGO, ILL., September 17 and 18:
GEO. W. ADAMS, President. W. B. CORNELL, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1880—CHICAGO, ILL., September 8 and 9:
A. W. SPALDING, President. A. J. WATERS, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1881—CHICAGO, ILL., September 14 and 15:
J. M. DRESSER, President. E. F. RICE, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1882—CHICAGO, ILL., September 6 and 7:
W. B. CORNELL, President. J. M. NEUBERGER, Vice-President.
GEO. W. HAYES, Sec. and Treas.

* Elected and entered upon their duties at this session.

HISTORICAL.

ANNUAL MEETINGS OF THE ASSOCIATION—Continued.

- 1883—CHICAGO, ILL., August 29 and 30:
JAMES M. DE CAMP, President. C. W. POTTER, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1884—CHICAGO, ILL., September 10 and 11:
CYRUS K. DREW, President. T. J. ZOLLARS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1885—CHICAGO, ILL., September 23 and 24:
J. L. WHITLOCK, President. T. H. SMITH, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1886—CHICAGO, ILL., September 8 and 9:
W. F. FOX, President. H. H. HOBBS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1887—CHICAGO, ILL., September 14 and 15:
ABRAM WILLIAMS, President. W. R. FREEMAN, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1888—CHICAGO, ILL., September 12 and 13:
ISAAC W. HOLMAN, President. J. C. MYERS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1889—CHICAGO, ILL., September 17 and 18:
JOHN HOWLEY, President. W. T. CLARKE, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1890—CHICAGO, ILL., September 10 and 11:
E. A. SIMONDS, President. E. V. MUNN, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1891—CHICAGO, ILL., October 7, 8 and 9:
H. C. EDDY, President. BYRON G. STARK, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1892—CHICAGO, ILL., September 27 and 28:
H. P. GRAY, President. W. P. HARFORD, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1893—CHICAGO, ILL., September 27 and 28:
EUGENE HARBECK, President. E. L. ALLEN, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1894—CHICAGO, ILL., September 26 and 27:
H. CLAY STUART, President. GEO. M. LOVEJOY, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1895—CHICAGO, ILL., September 25 and 26:
W. J. LITTLEJOHN, President. H. C. ALVERSON, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1896—CHICAGO, ILL., September — and —: *
GEO. M. LOVEJOY, President. H. T. LAMEY, Vice-President.
E. V. MUNN, Sec. and Treas.

* Date to be named.

OFFICERS ELECTED

AT THE

TWENTY-SIXTH ANNUAL MEETING

OF THE

FIRE UNDERWRITERS' ASSOCIATION

OF THE NORTHWEST.

FOR THE ENSUING YEAR 1895-96.

PRESIDENT.

GEO. M. LOVEJOYCHICAGO, ILL.
Special Agent German-American Insurance Co.

VICE-PRESIDENT.

H. T. LAMEY.....DENVER, COLO.
Manager Mountain Dept. Western Assurance Co. and British America
Assurance Co.

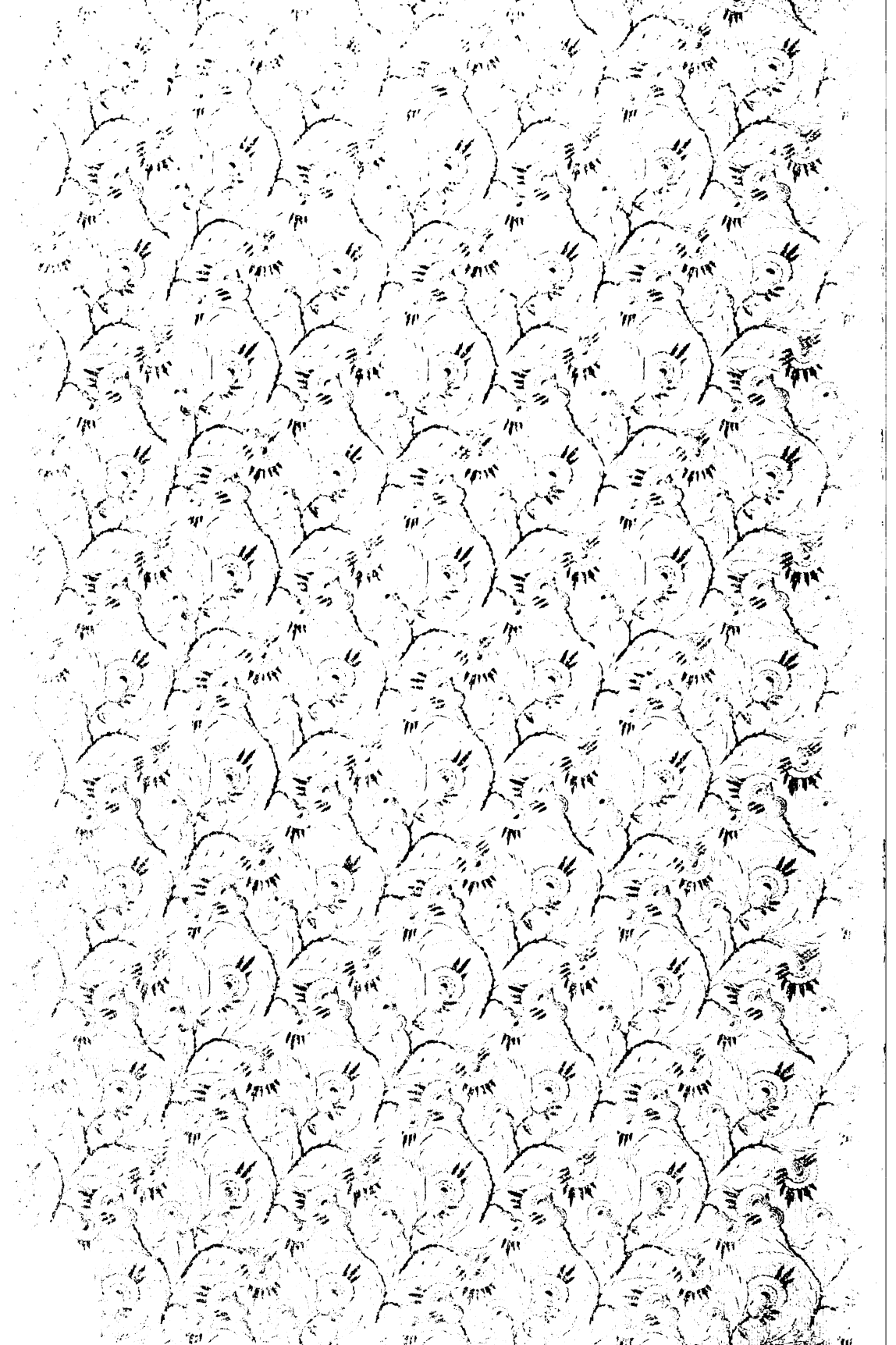
SECRETARY AND TREASURER.

E. V. MUNN.....CHICAGO, ILL.
Genl. Adjuster Insurance Co. of North America and Phila. Underwriters.

BOARD OF DIRECTORS.

GEO. M. LOVEJOY, Special Agent German-American.....CHICAGO, ILL.
R. S. ODELL, Special Agent & Adjuster Connecticut.....CHICAGO, ILL.
J. W. ROBERTSON, Special Agent London & Lancashire.....CHICAGO, ILL.
D. T. DEVIN, Manager Delaware & Reliance.....CHICAGO, ILL.
H. T. LAMEY, Mgr. Mountain Dept. Western Assur. & British America
AssuranceDENVER, COLO.
J. IRVING RIDDLE, State Agent Phenix, Brooklyn.....TERRE HAUTE, IND.
E. M. HITCHCOCK, Special Agent American, Pa.....NORTHFIELD, MINN.
A. F. BULLARD, State Agent North British & Mercantile.....KANSAS CITY, MO.
W. E. PAGE, State Agent Home Insurance Co.....DES MOINES, IA.
H. A. NOLTE, Genl. Agent Milwaukee Mechanics.....MILWAUKEE, WIS.
OTTO SCHUPP, State Agent Caledonian.....SAGINAW, E. S., MICH.
EDMUND GARDNER, State Agent Sun Fire Office.....COLUMBUS, OHIO.
E. V. MUNN, Genl. Adjuster Ins. Co. of North America & Philadelphia
Underwriters'.....CHICAGO, ILL.





5 portraits
C. St.

